Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District of ILLINOIS (State)		
Case Number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	It 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture	Jeremy First name	Sarah First name
	identification (for example, your driver's license or	Andrew Middle name	Lee Middle name
	passport).	Rieser	Rieser
	Bring your picture identification to your meeting with the trustee.	Last name	Last name
	war are addice.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the last 8 years	First name	First name
	Include your married or maiden names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social Security	xxx - xx - <u>3341</u>	xxx - xx - <u>3723</u>
	number or federal Individual Taxpayer Identification number	OR	OR
	identification number	9xx - xx	9xx - xx

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Document Rieser Jeremy Andrew Debtor 1 Case Number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	I have not used any business names or EINs. Business name Business name EIN EIN	Business name Business name EIN EIN
5.	Where you live		If Debtor 2 lives at a different address:
		3016 Hoffman St Number Street	Number Street
		Plano IL 60545 City State ZIP Code KENDALL County	City State ZIP Code
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address.
		Number Street	Number Street
		P.O. Box	P.O. Box
		City State ZIP Code	City State ZIP Code
6.	Why you are choosing this district to file for bankruptcy.	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		have another reason. Explain. (See 28 U.S.C. § 1408	I have another reason. Explain. (See 28 U.S.C. § 1408

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Debtor 1

Jeremy Andrew Document Rieser

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Case Number (if known)

	chapter of the	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.						
	Bankruptcy Code you are choosing to file under	■ Chap		, wee, go to the top of p	Jago I ana onco.	tale appropriate som		
unde		☐ Chap						
		☐ Chap						
		☐ Chap	oler 13					
3. How	you will pay the fee	local yours subn	I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.					
			d to pay the fee in inst					
		Appli	ication for Individuals to	Pay The Filing Fee	in Installment	s (Official Form 103A).		
		By la less pay t	w, a judge may, but is r than 150% of the officia	not required to, waivall poverty line that a lf you choose this c	ve your fee, and pplies to your for the pplies to your for the pplies to you must be presented as the policy of th	only if you are filing for Chapter 7. If may do so only if your income is family size and you are unable to still out the Application to Have the th your petition.		
. Have	Have you filed for bankruptcy within the	■ No						
bank			None					
iast	8 years?	☐ Yes.	District None	When	MM / DD / YY	Case Number		
			N					
			District None	When	MM / DD / YY	Case Number		
					WINT DD7 TT			
			District	When		Case Number		
					MM / DD / YY	Y Y		
	any bankruptcy es pending or being	■ No						
	by a spouse who is	☐ Yes.				Relationship to you		
	iling this case with or by a business		District	When	MM / DD / YY	Case Number, if known		
-	er, or by							
						Relationship to you		
			District	When	MM / DD / YY	Case Number, if known		
_	ou rent your dence?	☐ No. ■ Yes.	Go to line 12 Has your landlord obtain	ed an eviction judgme	nt against you?			
			■ No. Go to line 12. □ Yes. Fill out <i>Initial</i> sthis bankruptcy pet		viction Judgmen	t Against You (Form 101A) and file it with		

Debtor 1 Jeremy Andrew Document Rieser Page 4 of 65

Case Number (if known)

Name of business, if any Name of business,	 Are you a sole proprietor of any full- or part-time business? A sole proprietorship is a 	■ No. □ Yes.	Go to Part 4. Name and location of business				
Number Street Number Number Street Number N	business you operate as an individual, and is not a separate legal entity such as		Name of business, if any				
Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(69)) None of the above None of the above None of the above	LLC. If you have more than one sole proprietorship, use a separate sheed and attach it		Number Street				
Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(61B)) Stockbroker (as defined in 11 U.S.C. § 101(63A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) Nane of the above If you are filling under Chapter 11, the court must know whether you are a small business debtor, you must attach your most rebalances beset, statement of operations, cash-flow statement, and federal income tax return or if any of the documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B). No. I am not filling under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code. Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Yes. What is the hazard? If immediate attention Yes. What is the hazard? If immediate attention Yes. What is the hazard? If immediate attention Yes. What is the property If immediate attention Yes. Where is the property? Number Street Number Street Number Street Number Street Number Street Number Numbe			City			State Zip Cod	le
Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(63A)) Commodity Broker (as defined in 11 U.S.C. § 101(69)) None of the above If you are filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor. Yes addition of small business debtor. See 11 U.S.C. § 101(51D). No. I am filing under Chapter 11. In the court must know whether you are a small business debtor, you must attach your most rebalances sheet, statement of operations, cash-flow statement, and federal income tax return or if any of the documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B). No. I am filing under Chapter 11. In the sharkruptcy Code. Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Yes.			Check the appropriate	box to describe your bu	siness:		
Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above			☐ Health Care Bus	iness (as defined in 11 U	.S.C. § 101(27A))		
Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above None of the above None of the above			☐ Single Asset Re	al Estate (as defined in 1	1 U.S.C. § 101(51B))		
Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor you must attach your most re balance shedy a small business debtor? For a definition of small business debtor, see 11 U.S.C. § 101(51D). No. I am not filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code. The Bankruptcy Code. Seport If You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention No. What is the hazard? If you are filing under Chapter 11, the court must know whether you are a small business debtor you must attach your most re balance sheet, statement, and feeral income tax return or if any of the documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B). No. I am not filing under Chapter 11. No. I am filing under Chapter 11. No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code. The Bankruptcy Code. Yes. What is the hazard? What is the hazard? If you are filing under Chapter 11, the court must know whether you are a small business debtor so that a spray of the definition of the definition of the definition in the Bankruptcy Code. No. I am not filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code. Yes. What is the hazard? If you are filing under Chapter 11, the court must know whether you are a small business debtor according to that a small business debtor according to the definition in the Bankruptcy Code. No. I am not filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code. Yes. What is the hazard? Where is the property? Number Street			☐ Stockbroker (as	defined in 11 U.S.C. § 10	01(53A))		
Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor, so mall business debtor, see 11 U.S.C. § 101(51D). If you are filing under Chapter 11, the court must know whether you are a small business debtor, you must attach your most re balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of the documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B). No. 1 am not filing under Chapter 11. No. 1 am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code. Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention No. Yes. What is the hazard? If immediate attention is needed, why is it needed? Where is the property?			☐ Commodity Brok	er (as defined in 11 U.S.	C. § 101(6))		
Chapter 11 of the Bankruptcy Code and are you a small business debtor? For a definition of small business debtor, see 11 U.S.C. § 101(51D). No. I am not filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code. Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. No. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. No. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Yes. What is the hazard? If immediate attention is needed, why is it needed? Where is the property? Number Street			☐ None of the abo	ve			
In Do you own or have any property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs? Where is the property? Number Street	business debtor, see	☐ No.	am filing under Chapte the Bankruptcy Code. I am filing under Chapte	r 11, but I am NOT a sma		-	
property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs? Where is the property? Number Street	Part 4: Report if You Own or Ha	ve Any Hazard	lous Property or Any Pro	perty That Needs Immedia	ate Attention		
property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs? Where is the property? Number Street		.					
public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs? Where is the property? Number Street	property that poses or is alleged to pose a threat	_	What is the hazard?				
If immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs? Where is the property? Number Street	public health or safety? Or do you own any						
Where is the property? Number Street	immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building		If immediate attention is	s needed, why is it neede	d?		
Number Street	tnat needs urgent repairs?						
Other 700 C			Where is the property?				
Ott. 7ID C							
CITY State ZIP C				City	 ,	State ZIP	Code

Debtor 1

Jeremy

Andrew

Document

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Case Number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing abou
credit counseling because of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. approved You must file a certificate from the agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about
credit counseling because of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

> to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1 Jeremy Andrew Document Rieser Page 6 of 65

Case Number (if known)

		16a Are your debts primarily	consumer debts? Consumer debts are de	fined in 11 U.S.C. & 101(8)
	at kind of debts do		primarily for a personal, family, or household	• , ,
you	have?	No. Go to line 16b.		
		Yes. Go to line 17.		
			business debts? Business debts are debt stment or through the operation of the busine	
		No. Go to line 16c. Yes. Go to line 17.		
		Yes. Go to line 17.		
		16c. State the type of debts you o	we that are not consumer debts or business of	debts.
	you filing under	No. I am not filing under Ch	anter 7 Go to line 18	
Cha	pter 7?	<u> </u>		
any	you estimate that after exempt property is	administrative expense	er 7. Do you estimate that after any exempt p s are paid that funds will be available to distri	· · ·
	luded and	No.		
	ninistrative expenses paid that funds will be	Yes.		
	ilable for distribution			
to u	insecured creditors?			
	w many creditors do	■ 1-49	1,000-5,000	25,001-50,000
you	estimate that you	☐ 50-99 ☐ 100-199	☐ 5,001-10,000 ☐ 10,001-25,000	☐ 50,001-100,000 ☐ More than 100,000
0110	••	☐ 200-999	☐ 10,001-25,000	More than 100,000
. Hov	v much do you	\$0-\$50,000	□ \$1,000,001-\$10 million	□\$500,000,001-\$1 billion
	mate your assets to	\$50,001-\$100,000	☐ \$10,000,001-\$50 million	□\$1,000,000,001-\$10 billion
be v	worth?	\$100,001-\$500,000	□ \$50,000,001-\$100 million	□\$10,000,000,001-\$50 billion
		☐ \$500,001-\$1 million	\$100,000,001-\$500 million	☐More than \$50 billion
. Hov	v much do you	□ \$0-\$50,000	□ \$1,000,001-\$10 million	□\$500,000,001-\$1 billion
	mate your liabilities	\$50,001-\$100,000	☐ \$10,000,001-\$50 million	☐ \$1,000,000,001-\$10 billion
to b	e?	\$100,001-\$500,000	\$50,000,001-\$100 million	\$10,000,000,001-\$50 billion
		☐ \$500,001-\$1 million	\$100,000,001-\$500 million	☐ More than \$50 billion
Part 7:	Sign Below			
or you		I have examined this petition, and correct.	I declare under penalty of perjury that the info	rmation provided is true and
		•	ter 7, I am aware that I may proceed, if eligibl nderstand the relief available under each chap	*
		, .	did not pay or agree to pay someone who is a dread the notice required by 11 U.S.C. § 342	, ,
		I request relief in accordance with	the chapter of title 11, United States Code, sp	pecified in this petition.
		-	nent, concealing property, or obtaining money n fines up to \$250,000, or imprisonment for u l 3571.	
		/s/ Jeremy Andrew Ric Signature of Debtor 1		sarah Lee Rieser ture of Debtor 2
		01/20/2019		01/20/2019
		Executed on01/29/2018		uted on 01/29/2018

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Debtor 1	Jeremy	Andrew	Rieser	Case Number (if known)
	First Name	Middle Name	Last Name	

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

🗶 /s/ Jason A. Kara	Date	Date: 01/29/2018		
Signature of Attorney for Debtor	Date	MM / DD / YYYY		
Jason A. Kara				
Printed name				
Geraci Law L.L.C.				
Firm name				
55 E. Monroe St., #3400				
Number Street				
Chicago	IL	60603		
City	State	ZIP Code		
Contact Phone312-332-1800	Email add	_{dress} ndil@gera	cilaw.com	
6294371	IL			
Bar number	State			

Fill in this information to identify your case:				
Debtor 1	Jeremy	Andrew	Rieser	
	First Name	Middle Name	Last Name	
Debtor 2	Sarah	Lee	Rieser	
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States Case Number (If known)	. ,	for the : <u>NORTHERN</u> District of _	ILLINOIS (State)	

Check if this is a
amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your Assets	
	Your assets Value of what you own
1. Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$ 0 \$ 30,190
1c. Copy line 63, Total of all property on Schedule A/B	\$ 30,190
Summarize Your Liabilities	
	Your liabilities Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$22,979
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0 \$39,685
Summarize Your Liabilities	
4. Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$5,006.60
Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$4,970.00

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Debtor 1

Jeremy Andrew Rieser
First Name Middle Name Last Name

Case Number (if known) _

Answer These Questions for Administrative and Statistical Records Part 4: 6. Are you filing for bankruptcy under Chapter 7, 11 or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$7,801.60 Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. 9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: Total claim From Part 4 of Schedule E/F, copy the following: \$ 0.00 9a. Domestic support obligations (Copy line 6a.) \$ 0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) $_{0.00}$ 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) 9d. Student loans. (Copy line 6f.) \$ 7,212.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as \$ 0.00 priority claims. (Copy line 6g.) \$ 0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.) \$ 7,212.00 9g. Total. Add lines 9a through 9f.

Fill in this inf	ormation to identify you			Entered 01/30/18 0 of 65	8 11:12:58	Desc I	Main	
D.H.	Jeremy	Andrew	Rieser					
Debtor 1	First Name	Middle Name	Last Name					
Debtor 2	Sarah	Lee	Rieser					
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States I	Bankruptcy Court for the :	NORTHERN Dist						
Case Number			(State)				heck if this	s is an
(If known)	4004/5					а	mended fil	ing
	orm 106A/B							
Schedul	e A/B: Proper	ty						12/15
ategory where esponsible for ages, write you	you think it fits best. Be supplying correct inforn ir name and case numbe	as complete and nation. If more sp er (if known). Ans	an asset only once. If an asset accurate as possible. If two mace is needed, attach a separatewer every question. Other Real Esate You Own or Ha	arried people are filing toge te sheet to this form. On the	ther, both are equa	lly		
No. Yes.	Describe		in any residence, building, land your entries fro Part 1, includir					
you have at	ached for Part 1. Write	that number here)		>			\$0.00
Part 2:	escribe Your Vehicles							
O3. Cars, vans No. Yes.	trucks, tractors, sport	utility vehicles, m	notorcycles					
	ake: odel:	Mitsubishi Lancer	Who has an interest in the Debtor 1 only	property? Check one.	Do not deduct the amount of Creditors Who	any secured cl	aims on Sche	edule D:
Y	ear:	2009	Debtor 2 only			rrent value of the		lue of the
А	oproximate Mileage:	150,000	Debtor 1 and Debtor 2 onl		entire proper	ty?	portion yo	u own?
0	ther information:		At least one of the debtors	and another	\$	2,800.00	\$	2,800.00
I	009 Mitsubishi Lancer wi 50,000 miles	ith over	Check if this is community property (see instructions)					
M	ake:	Mitsubishi	Who has an interest in the	property? Check one.	Do not deduct	secured claims	s or exemption	ns. Put
M	odel:	Lancer	Debtor 1 only		the amount of Creditors Who	•		
Y	ear:	2016	Debtor 2 only		Current value	of the	Current va	lue of the
Α	pproximate Mileage:	10,000	Debtor 1 and Debtor 2 onl At least one of the debtors	-	entire proper	ty?	portion yo	u own?
0	ther information:			and unotifer	\$	16,575.00	\$	16,575.00
I	016 Mitsubishi Lancer wi niles	th over 10,000	Check if this is communications instructions)	unity property (see				
Examples: No. Yes. Add the doll	Boats, trailers, motors, person Describe ar value of the portion y	onal watercraft, fishin	ecreational vehicles, other vehig vessels, snowmobiles, motorcycle	accessories	>			\$ 19,375.00

Official Form 106A/B Record # 749442 Schedule A/B: Property Page 1 of 6

Debtor 1

Jeremy

Case 18-02525

Doc 1

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Desc Main

First Name Part 3: **Describe Your Personal and Household Items**

Do	you own or	have any legal	or equitable interest in any of the following items?	Current value of the portion you own? Do not deduct secured claims or exemptions
06.		goods and furn	_	
		Major appliances, f	urniture, linens, china, kitchenware	
	No.	Dogoribo		
	Yes.	Describe	Furniture, linens, small appliances, table & chairs, bedroom set \$1,000	
			,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	\$ <u>1,000.0</u> 0
07.	Electronics	•		
			dios; audio, video, stereo, and digital equipment; computers, printers, scanners; music	
	No.	electronic devices	including cell phones, cameras, media players, games	
	Yes.	Describe		
	103.	Describe	Flat screen TVs, DVD players, computer, printer, music collection, cell phones \$1,000	
				\$ <u>1,000.0</u> 0
08.	Collectible			
			nes; paintings, prints, or other artwork; books, pictures, or other art objects; collections; other collections, memorabilia, collectibles	
	No.	, or baseban cara c	onections, other conections, memorabilia, conectibles	
	Yes.	Describe		
				\$0.00
09.	Equipment	for sports and	hobbies	
			ic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes	
	and kayaks No.	carpentry tools; m	nusical instruments	
	=	Dogoribo		
	Yes.	Describe		\$ 0.00
10.	Firearms			<u> </u>
	Examples:	Pistols, rifles, shoto	guns, ammunition, and related equipment	
	No.			
	Yes.	Describe	-	
			Two guns \$500	\$ 500.00
11.	Clothes			Ψσ
	Examples:	Everyday clothes, f	rurs, leather coats, designer wear, shoes, accessories	
	No.			
	Yes.	Describe		
			Everyday clothes, shoes, accessories \$250	\$ 250.00
12.	Jewelry			Ψ
	-	Everyday jewelry, d	costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems,	
	gold, silver			
	No.			
	Yes.	Describe	Everyday jewelry, costume jewelry, engagement ring, wedding rings, watch \$800	
			Liveryday jewelly, costume jewelly, engagement mg, wedding mgs, watch	\$ 800.00
13.	Non-farm a	nimals		•
		Dogs, cats, birds, h	orses	
	No.			
	Yes.	Describe	T	
			Two dogs, two cats \$0	\$ 0.00
14.	Any other	personal and ho	usehold items you did not already list, including any health aids you did not list	Ψ
	No.			
	Yes.	Describe		
			books, CDs, DVDs & Family Photos \$100	
				\$ <u>100.0</u> 0
			of your entries from Part 3, including any entries for pages you have attached	\$3,650.00
	tor Part 3. \	Write that numb	er here>	

Debtor 1

First Name

Case 18-02525 Jeremy

Doc 1

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Desc Main

Middle Name

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Rieser
Document
Last Name

ŀ	art 4:	escribe Your Fin	anciai Assets	
Do	you own or	have any legal	or equitable interest in any of the following?	Current value of the portion you own? Do not deduct secured claims or exemptions
16.	Cash			
	No. Yes.	Money you have in Describe	your wallet, in your home, in a safe deposit box, and on hand when you file your petition	\$ <u> </u>
17.	Deposits of	f money		
	and other si	milar institutions. I	or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, f you have multiple accounts with the same institution, list each.	
	Yes.	Describe	Account Type: Institution name:	
			Savings Account Chase	\$ <u>0.0</u> 0
			Checking Account Chase	\$ 165.00
				\$ 165.00
18	Ronds mu	tual funds or n	ublicly traded stocks	<u> </u>
		-	ment accounts with brokerage firms, money market accounts	
		Sona lando, invest	The first decease with prototing time, morely market deceased	
	No.			
	Yes.	Describe	Institution or issuer name:	
				\$ <u> </u>
19.	Non-public No.	ly traded stock	and interests in incorporated and unincorporated businesses, including an interest in	
	Yes.	Describe	Name of Entity and Percent of Ownership:	
		2000	,	\$ 0.00
20	Governmen	at and cornerat	e bonds and other negotiable and non-negotiable instruments	\$ <u>0.0</u> 0
20.		=		
	-		e personal checks, cashiers' checks, promissory notes, and money orders.	
	_	able instruments a	re those you cannot transfer to someone by signing or delivering them.	
	No.			
	Yes.	Describe	Issuer name:	
				\$ 0.00
21.	Retirement	or pension acc	counts	-
		•	RISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans	
			about the policies of providing plants.	
	No.			
	Yes.	Describe	Type of account and Institution name:	
			401(k) or similar plan TRowe Price	\$Unknown
				\$ 0.00
22	Security de	posits and pre	payments	•
	=	-	sits you have made so that you may continue service or use from a company	
			andlords, prepaid rent, public utilities (electric, gas, water), telecommunications	
		agreements with it	individe, prepara ferri, public difficiles (circuite, gas, water), electroninalizations	
	No.			
	Yes.	Describe	Institution name or individual:	
				\$ <u> </u>
23.	Annuities (A contract for a	periodic payment of money to you, either for life or for a number of years)	
	No.			
	=	Dagariba	leguer name and description:	
	Yes.	Describe	Issuer name and description:	
				\$0 <u>.0</u> 0
24.			RA, in an account in a qualified ABLE program, or under a qualified state tuition program.	
	26 U.S.C. §	§ 530(b)(1), 529A	b), and 529(b)(1).	
	No.			
	Yes.	Describe	Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):	
			, , , , , , , , , , , , , , , , , ,	\$ 0.00
25	Truete oc	iitahle or futuro	interests in property (other than anything listed in line 1), and rights or powers	<u> </u>
25.		illable of future	interests in property (other than anything listed in line 1), and rights of powers	
	No.			
	Yes.	Describe		
	_			\$0.00
26.	Patents. co	pyrights, trade	marks, trade secrets, and other intellectual property	
			mes, websites, proceeds from royalties and licensing agreements	
	No.		·	
	=	.		
	Yes.	Describe		
				\$ <u>0.0</u> 0

Debtor 1

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Döcument

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27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses Yes Describe..... 0.00 Current value of the Money or property owed to you? portion you own? Do not deduct secured claims or exemptions 28. Tax refunds owed to you No. Yes. Describe.... Anticipated 2017 tax refunds \$4,000 4,000.00 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement No. Describe..... 0.00 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else No. Yes. Describe..... 0.00 31. Interest in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance No. Company Name & Beneficiary: Yes. Describe..... Health insurance \$0 Term life insurance \$0 0.00 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. No. Yes. Describe..... 0.00 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue No. Yes. Describe..... 0.00 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights Describe..... Yes. 0.00 35. Any financial assets you did not already list Nο Yes. Describe..... 0.00 36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached \$29,165.00 Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1. 37. Do you own or have any legal or equitable interest in any business-related property? No. Current value of the portion you own? Do not deduct secured claims or exemptions

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Last Name Entered 01/30/18 11:12:58 Page 14 of 65 Chumber (if known) Desc Main First Name Middle Name

38.	_	receivable or co	mmissions you already earned	
	No.			
	Yes.	Describe		\$ 0.00
39.	Office equi	ipment, furnishi	ngs, and supplies	\$0.00
•••	-	-	omputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	
	No.			
	Yes.	Describe		
				\$ <u>0.0</u> 0
40.		, fixtures, equipi	ment, supplies you use in business, and tools of your trade	
	No.			
	Yes.	Describe	Mechanic tools \$3,000	
			West fallic tools 95,000	\$ 3,000.00
41.	Inventory			<u> </u>
	No.			
	Yes.	Describe		
	<u> </u>			\$0.00
42.	Interests in	n partnerships o	r joint ventures	
	No.		Name of Entity and Percent of Ownership:	
	Yes.	Describe		
				\$0.00
43.		lists, mailing list	ts, or other compilations	
	No.			1
	Yes.	Describe		0.00
14	Any husin	ass_ralated aron	erty you did not already list	\$0.00
77.	No.	ess-related prop	erty you did not alleady list	
	Yes.	Describe		1
	165.	Describe		\$ 0.00
				· · · · · · · · · · · · · · · · · · ·
45.	Add the do	llar value of all o	of your entries from Part 5, including any entries for pages you have attached	
	for Part 5.	Write that numb	er here>	\$ 3000.00
F	GII 6 O1		n- and Commercial Fishing-Related Property You Own or Have an Interest In.	
46	_	-	ve an interest in farmland, list it in Part 1.	
46.	_	n or nave any le	gal or equitable interest in any farm- or commercial fishing-related property?	
	No.	Daniella		
	Yes.	Describe		\$ 0.00
47.	Farm anim	als		Ψυ
	Examples:	Livestock, poultry,	farm-raised fish	
	No.			
	Yes.	Describe		
				\$ <u>0.0</u> 0
48.		her growing or I	narvested	
	No.			_
	Yes.	Describe		
				\$ <u>0.0</u> 0
49.		risning equipme	nt, implements, machinery, fixtures, and tools of trade	
	No.			1
	Yes.	Describe		\$ 0.00
50.	Farm and f	fishing supplies	chemicals, and feed	\$0.00
33.	No.	g cappiies,	,	
	Yes.	Describe		1
	Щ 1 С З.	De3010E		\$ 0.00

Debtor 1 Jeremy Case 18-02525 Doc 1 Filed 01/30/18 Entered 01/30/18 11:12:58 Desc Main Page 15 of 65 Unmber (if known) Page 15 of 65 Unmber (if known)

51. Any farm- and commercial fishing-related property you did not already list		
Yes. Describe		\$0.00
52. Add the dollar value of all of your entries from Part 6, including any entries for pages for Part 6. Write that number here		\$0.00
Part 77 Describe All Property You Own or Have an Interest in That You Did Not List Above	ve	
53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership No.		
Yes. Describe		\$0.00
54. Add the dollar value of all of your entries from Part 7. Write that number here	>	\$0.00
Part 8: List the Totals of Each Part of this Form		
55. Part 1: Total real estate, line 2		\$ 0.00
56. Part 2: Total vehicles, line 5	\$ 19,375.00	
57. Part 3: Total personal and household items, line 15	\$ 3,650.00	
58. Part 4: Total financial assets, line 36	\$ 29,165.00	
59. Part 5: Total business-related property, line 45	\$ 3,000.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$ 0.00	
61. Part 7: Total other property not listed, line 54	\$ 0.00	
62. Total personal property. Add lines 56 through 61	\$ 55,190.00	\$ 55,190.00
63. Total of all property on Schedule A/B. Add line 55 + line 62		\$55,190.00

Official Form 106A/B Record # 749442 Schedule A/B: Property Page 6 of 6

Fill in this in	formation to identi		
Debtor 1	Jeremy	Andrew	Rieser
	First Name	Middle Name	Last Name
Debtor 2	Sarah	Lee	Rieser
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of _	<u>ILLINOIS</u>
			(State)
Case Number	r		_
(If known)			

Official Form 106C

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filling with you. You are claiming state and federal nonbankruptcy exemptions . 11 U.S.C. § 522(b)(3)								
You are clai	ming federal exemptions. 11 U.S.C.	§ 522(b)(2)						
For any propert	ry you list on <i>Schedule A/B</i> that yo	ou claim as exempt, fill in t	the information below.					
•	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption				
		Copy the value from Schedule A/B	Check only one box for each exemption					
Brief description:	2009 Mitsubishi Lancer with over 150,000 miles	\$_2,800	\$ _ 2,400	735 ILCS 5/12-1001(c)				
Line from Schedule A/B:	03		100% of fair market value, up to any applicable statutory limit					
Brief description:	2016 Mitsubishi Lancer with over 10,000 miles	_{\$_} 16,575	\$ _ 2,400	735 ILCS 5/12-1001(c)				
Line from Schedule A/B:	03		100% of fair market value, up to any applicable statutory limit					
Brief description:	Furniture, linens, small appliances, table & chairs, bedroom set	\$1,000	\$_ 1,000	735 ILCS 5/12-1001(b)				
Line from Schedule A/B:	06		100% of fair market value, up to any applicable statutory limit					
Brief description:	Flat screen TVs, DVD players, computer, printer, music collection, cell phones	\$_1,000	\$_835	735 ILCS 5/12-1001(b)				
Line from Schedule A/B:	07		100% of fair market value, up to any applicable statutory limit					
Official Form 1060	Record # 749442	Schedule C: T	he Property You Claim as Exempt	Page 1 of 3				

Middle Name

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Debtor 1

First Name

Jeremy Andrew Document Last Name

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-	n of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	Two guns	\$_500	\$_ 500	735 ILCS 5/12-1001(b)
ine from Schedule A/B:	10		100% of fair market value, up to any applicable statutory limit	
Brief description:	Everyday clothes, shoes, accessories	\$_250	\$250	735 ILCS 5/12-1001(a),(e)
_ine from Schedule A/B:	11		100% of fair market value, up to any applicable statutory limit	
Brief description:	Everyday jewelry, costume jewelry, engagement ring, wedding rings, watch	\$ <u>800</u>	\$_800	735 ILCS 5/12-1001(a),(e)
_ine from Schedule A/B:	12		100% of fair market value, up to any applicable statutory limit	
Brief description:	books, CDs, DVDs & Family Photos	\$ <u>100</u>	\$_100	735 ILCS 5/12-1001(a)
_ine from Schedule A/B:	14		100% of fair market value, up to any applicable statutory limit	
Brief description:	Savings Account, Chase, 0.00	\$ <u>0</u>	\$ _0	735 ILCS 5/12-1001(b)
_ine from Schedule A/B:	<u>17</u>		100% of fair market value, up to any applicable statutory limit	
Brief description:	Checking Account, Chase, 165.00	\$ <u>165</u>	\$_ 165	735 ILCS 5/12-1001(b)
Line from Schedule A/B:	<u>17</u>		100% of fair market value, up to any applicable statutory limit	
Brief description:	401(k) or similar plan, TRowe Price, 25,000.00	\$Unknown		735 ILCS 5/12-1006
_ine from Schedule A/B:	21		100% of fair market value, up to any applicable statutory limit	
Brief description:	Anticipated 2017 tax refunds	\$_4,000	\$_4,000	735 ILCS 5/12-1001(b)
_ine from Schedule A/B:	28		100% of fair market value, up to any applicable statutory limit	
Brief description:	Mechanic tools	\$_3,000	\$_3,000	735 ILCS 5/12-1001(d) 735 ILCS 5/12-1001(b)
Line from Schedule A/B:	40		100% of fair market value, up to any applicable statutory limit	

Debtor 1 Jeremy Andrew Document Page 18 of 65 Case Number (if known)

Last Name

Middle Name

Additional Page Part 2: Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption Schedule A/B 3. Are you claiming a homestead exemption of more than \$155,675? (Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.) Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? Yes. 749442 Official Form 106C Record # Schedule C: The Property You Claim as Exempt Page 3 of 3

Fill in this in	Caco 19		1 Filod 01/20/19	Entered 01/30/1 9 of 65	L8 11:12:58	Desc Main	
				3 01 03			
Debtor 1	Jeremy	Andrew	Rieser				
	First Name Sarah	Middle Name Lee	Last Name Rieser				
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name				
(Spouse, II IIIIIg)	riistivanie	wilddie Name	Last Name				
United States	Bankruptcy Court for	r the : <u>NORTHERN</u> [District of <u>ILLINOIS</u> (State)			_	
Case Number	r		(State)			Check if this	s is an
(If known)						amended fil	ling
Official F	orm 106D						
chedule	D: Credito	rs Who Have	Claims Secured by F	Property			12/15
e as complete formation. If i	and accurate as	possible. If two marrie	ed people are filing together, both anal Page, fill it out, number the e	are equally responsible fo		ny	
	•	s secured by your pro	•				
_			court with your other schedules. You	ou hava nathing also to rona	rt on this form		
			court with your other schedules. Yo	ou nave nothing else to repo	rt on this form.		
Yes. Fi	II in all of the inforr	nation below.					
Part 1:	List All Secured Cla	aims					
					Column A	Column A	Column C
			one secured claim, list the credito		Amount of claim	Value of collateral	Unsecured
		·	ticular claim, list the other creditors order according to the creditors na		Do not deduct the value of collateral	that supports this claim	portion If any
2.1 ALLY F	inancial		Describe the property that secur	es the claim:	\$ 20,859.00	\$ 16,575.00	\$_4,284.00
Creditor's			2016 Mitsubishi Lancer with over	er 10,000 miles			
	naissance Ctr						
Number	Street						
			As of the date you file, the claim	is: Check all that apply.			
Detroit		MI 48243	Contingent Unliquidated				
City		State Zip Code	Disputed				
Who owes	s the debt? Check o	ne.	Nature of Lien. Check all that appl	V.			
Debtor			An agreement you made (such a				
Debtor	2 only		car loan)				
Debtor	1 and Debtor 2 only		Statutory lien (such as tax lien, m	nechanic's lien)			
At least	t one of the debtors a	nd another	Judgment lien from a lawsuit				
Check	if this claim relates	s to a	Other (including a right to offset)				
comm	unity debt			5507			
Date Debt	was incurred	2016-07-16	Last 4 digits of account number		0.400.00		
GM Fin	ancial		Describe the property that secur	es the claim:	\$ <u>2,120.00</u>	\$ <u>2,800.00</u>	\$ <u>0.00</u>
Creditor's			2009 Mitsubishi Lancer with ove	er 150,000 miles			
Number	181145 Street						
Hambo	Cudot		As of the date you file, the claim	ie: Chack all that apply			
			Contingent	is. Check all that apply.			
Arlingto	on	TX 76096	Unliquidated				
City		State Zip Code	Disputed				
Who owes	s the debt? Check o	ne.	Nature of Lien. Check all that appl	y.			
Debtor	1 only		An agreement you made (such a	s mortgage or secured			
Debtor	•		car loan)				
=	1 and Debtor 2 only	nd another	Statutory lien (such as tax lien, n	nechanic's lien)			
∐At least	t one of the debtors a	ни апотпег	Judgment lien from a lawsuit Other (including a right to offset)				
	if this claim relates	s to a	Carer (moldaling a right to offset)				
	was incurred	2012-03-23	Last 4 digits of account number	9083			
		r entries in Column A	on this page. Write that number		\$_22,979.00		

Debtor 1 Jeremy Andrew Page 20 of 65 Case Number (if known)

Part 2:

List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

Add the dollar value of your entries in Column A on this page. Write that number here:

\$ 22,979.00

			Eilad 01/20/19	Entered 01/30/18 11:12:58	Desc Main	
Fill in this ir	nformation to identify you	r case:		1 of 65		
Debtor 1	Jeremy	Andrew	Rieser			
	First Name	Middle Name	Last Name			
Debtor 2	Sarah	Lee	Rieser			
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court for the :	NORTHERN Distr	rict of <u>ILLINOIS</u>			
Case Numbe	r		(State)		Check if this is an	
(If known)					amended filing	
Official F	orm 106E/F					
			Unsecured Claims		12/°	15
ist the other p \(\begin{align*} B: Property (\) reditors with \) eeded, copy top of any addi	party to any executory cor Official Form 106A/B) and partially secured claims th	ntracts or unexpir I on Schedule G: nat are listed in S t, number the end ame and case nu	ed leases that could result in a Executory Contracts and Une chedule D: Creditors Who Hava tries in the boxes on the left. A	as and Part 2 for creditors with NONPRIORITY c a claim. Also list executory contracts on Sched expired Leases (Official Form 106G). Do not inc we Claims Secured by Property. If more space is attach the Continuation Page to this page. On the	lule lude any s	
	editors have priority unsec	surod claime aga	inet you?			_
_		Jureu Ciaillis aya	mist you?			
_	o to Part 2.					
∐ Yes.			h th	and the Park Harman Manager and the formation	delec For	
each claim nonpriority unsecured	listed, identify what type o amounts. As much as pos claims, fill out the Continua	f claim it is. If a cl sible, list the clain ation Page of Par	aim has both priority and nonprins in alphabetical order according	secured claim, list the creditor separately for each riority amounts, list that claim here and show both ng to the creditor's name. If you have more than to olds a particular claim, list the other creditors in Paraution booklet.)	priority and wo priority	
(I of all cx	planation of each type of or	airi, see tre msu		Total claim	Priority Nonpriority	
					amount amount	
Part 2:	List All of Your NONPRIORI	TY Unsecured Cla	ims			
3. Do any cre	editors have nonpriority u	nsecured claims	against you?			
=	ou have nothing to report in	this part. Submi	t this form to the court with your	r other schedules.		
Yes.		al alaima in the a	lubabatian laudau af tha avadita	or who holds each claim. If a creditor has more t	han ana	
nonpriority included in	unsecured claim, list the c	reditor separately reditor holds a par	for each claim. For each claim	listed, identify what type of claim it is. Do not list of itors in Part 3.If you have more than three nonprious	claims already prity unsecured	
4.1 AT T			ast 4 digits of account number	1743	Total claim \$_410.00	
Creditor's		,	When was the debt incurred?	2017-2017		
Number	/ Jackson St Street		when was the dept incurred?			
rambo	54054		As of the date you file, the claim	ie: Check all that apply		
			Contingent	15. Спеск ан так арргу.		
Tupelo	MS	38801	Unliquidated			
City Who owes	State s the debt? Check one.	Zip Code	Disputed			
Debtor		_	_			
Debtor	2 only	7	Type of NONPRIORITY unsecure	ed claim:		
Debtor	1 and Debtor 2 only		Student loans			
At leas	t one of the debtors and anothe	er [Obligations arising out of a separ	ration agreement or divorce		
Check	if this claim relates to a	_	that you did not report as priority	claims		
	unity debt		Debts to pension or profit-sharing	g plans, and other similar debts		
	m subject to offest?	_	_			
No Yes			Other. Specify Collecting for	r Creditor		
LYES						

		Case 18-02525	Doc 1	Filed 01/30/18	Entered 01/30/18 11:12:58	Desc Main		
Debtor 1	Jeremy	Andrew		<u> </u>	Page 22 of 65 Case Number (if known)			
	First Name	Middle Name		Last Name				
Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page								

isting any entries on this page, number them	beginning with 4.4, followed by 4.5, and so forth.	Total Clain
ATG Credit	Last 4 digits of account number 9107	\$ <u>26.00</u>
Creditor's Name		
1700 W Cortland St Ste 2	When was the debt incurred? 2016-2016	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Chicago IL 60622		
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	that you did not report as priority claims	
Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
s the claim subject to offest?	Debts to pension of profit-sharing plans, and other similar debts	
No	Other Carrier Medical Debt	
Yes	Other. Specify Medical Debt	
ATG Credit	Last 4 digits of account number8865	\$ 50.00
Creditor's Name	Last 4 digits of account number	<u> </u>
1700 W Cortland St Ste 2	When was the debt incurred? 2017-2017	
Number Street		
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Chicago IL 60622	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
¬	☐ · 1 ·····	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
s the claim subject to offest?		
No	Other. Specify Medical Debt	
Yes		
ATG Credit	Last 4 digits of account number 9634	\$ <u>63.00</u>
Creditor's Name	2010 2010	
1700 W Cortland St Ste 2	When was the debt incurred? 2016-2016	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
		
Chicago IL 60622	Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
=	Obligations arising out of a separation agreement or divorce	
At least one of the debtors and another		
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
s the claim subject to offest?		
No	Other. Specify Medical Debt	

Case 18-02525 Doc 1 Page 23 of 65 Case Number (if known) **Decument** Jeremy Andrew Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim**

4.5	ATG Credit	Last 4 digits of account number 6128	\$ 79.00
	Creditor's Name		
	1700 W Cortland St Ste 2	When was the debt incurred? 2015-2015	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	01:	Contingent	
	Chicago IL 60622	Unliquidated	
	City State Zip Code	Disputed	
Y	Vho owes the debt? Check one.	Disputor	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
[Debtor 1 and Debtor 2 only	Student loans	
Ī	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
1	=	that you did not report as priority claims	
4	Check if this claim relates to a community debt		
	s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
ľ		-	
	■ No □	Other. Specify Medical Debt	
\vdash	Yes ATC Crodit		242.00
4.6	ATG Credit	Last 4 digits of account number 8864	\$ <u>342.00</u>
1	Creditor's Name	When was the debt incurred? 2017-2017	
	1700 W Cortland St Ste 2	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Chicago IL 60622	Contingent	
	City State Zip Code	Unliquidated	
l v	Vho owes the debt? Check one.	Disputed	
l r	Debtor 1 only		
1		T. CHOURDISTIC	
	Debtor 2 only	Type of NONPRIORITY unsecured claim: □	
	Debtor 1 and Debtor 2 only	Student loans	
[At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[Check if this claim relates to a	that you did not report as priority claims	
"	community debt	Debts to pension or profit-sharing plans, and other similar debts	
<u> </u>	s the claim subject to offest?		
	No	Other. Specify Medical Debt	
[Yes		
4.7	ATG Credit	Last 4 digits of account number 6127	\$ 376.00
<u> </u>	Creditor's Name		
1	1700 W Cortland St Ste 2	When was the debt incurred? 2015-2015	
1	Number Street		
1			
		As of the date you file, the claim is: Check all that apply.	
1		Contingent	
	Chicago IL 60622	Unliquidated	
	City State Zip Code	Disputed	
l ,	Vho owes the debt? Check one.		
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
[Debtor 1 and Debtor 2 only	Student loans	
1	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		that you did not report as priority claims	
1 1	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
1 .	s the claim subject to offest?	Debts to pension or prone-snaring plans, and other similar debts	
"		Madical Dahi	
	■ No □	Other. Specify Medical Debt	
	Yes		

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Creditor's Name	When was the debt incurred? 2015-2015	
1700 W Cortland St Ste 2	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Chicago IL 60622	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Medical Debt	
Yes ATO Condition	4705	. 400.00
4.9 ATG Credit	Last 4 digits of account number4705	\$ 480.00
Creditor's Name	When was the debt incurred? 2016-2016	
1700 W Cortland St Ste 2	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Chicago IL 60622	Unliquidated	
City State Zip Code	Disputed	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Medical Debt	
Yes		
4.10 ATG Credit	Last 4 digits of account number 2466	\$ 491.00
Creditor's Name	0047 0047	
1700 W Cortland St Ste 2	When was the debt incurred? 2017-2017	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Chicago IL 60622	Unliquidated	
City State Zip Code	_	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	_	
No	Other. Specify Medical Debt	
Yes		

Official Form 106E/F

Page 25 of 65 Case Number (if known) **Decument** Jeremy Andrew Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page

After li	isting any entries on this page, number them l	beginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.11	Capitalone	Last 4 digits of account number NULL	\$ <u>1,210.00</u>
	Creditor's Name	2244 2247	
	15000 Capital One Dr	When was the debt incurred? 2011-2017	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Richmond VA 23238	Unliquidated	
	City State Zip Code		
'	Who owes the debt? Check one.	Disputed	
!	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
l i	Check if this claim relates to a	that you did not report as priority claims	
'	community debt	Debts to pension or profit-sharing plans, and other similar debts	
!	s the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
	Yes		
4.12	Capitalone	Last 4 digits of account number NULL	<u>\$_2,699.00</u>
	Creditor's Name	When was the debt incurred? 2014-2016	
	15000 Capital One Dr	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Richmond VA 23238	Unliquidated	
Ι.	City State Zip Code	Disputed	
'	Who owes the debt? Check one.	Diopated	
	Debtor 1 only		
!	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
'	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
\Box	Yes		
4.13	Capitalone	Last 4 digits of account number NULL	\$ <u>1,733.00</u>
	Creditor's Name	When was the debt incurred? 2014-2016	
	15000 Capital One Dr	When was the debt incurred? 2014-2016	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Richmond VA 23238	Unliquidated	
١,	City State Zip Code Who owes the debt? Check one.	Disputed	
l ì			
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	☐ Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?	_	
	No	Other. Specify Credit Card or Credit Use	
	Yes		

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Page 26 of 65 Case Number (if known) **Decument** Jeremy Andrew Debtor 1

Pari	Your NONPRIORITY Unsecured Claims - Co	ontinuation Page	
After lis	sting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.14	Comcast	Last 4 digits of account number	\$ 237.00
	Creditor's Name		
	PO Box 3001	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Southeastern PA 19398	Contingent	
	City State Zip Code	Unliquidated	
N.	/ho owes the debt? Check one.	Disputed	
	Debtor 1 only		
<u> </u>	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
L	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[Check if this claim relates to a	that you did not report as priority claims	
le	community debt the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Other. Specify Utility Bills/Cellular Service	
	Yes	Other: Specify	
4.15	Credit ONE BANK NA	Last 4 digits of account number NULL	\$ <u>1,200.00</u>
	Creditor's Name	2014 2017	
	Po Box 98875	When was the debt incurred? 2014-2017	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Las Vegas NV 89193	Contingent	
	City State Zip Code	Unliquidated	
W	/ho owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
١	community debt	Debts to pension or profit-sharing plans, and other similar debts	
IS	the claim subject to offest?	Candit Cond on Candit Hon	
	Yes	Other. Specify Credit Card or Credit Use	
4.16	DEPT OF ED/Navient	Last 4 digits of account number 0131	\$ <u>2,044.00</u>
1.10	Creditor's Name		
	Po Box 9635	When was the debt incurred? 2012-2017	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Wilkes Barre PA 18773	Unliquidated	
l v	City State Zip Code /ho owes the debt? Check one.	Disputed	
	Debtor 1 only	_	
Debtor 2 only Type of NONPRIORITY unsecured claim:			
Ē	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Ē	Check if this claim relates to a	that you did not report as priority claims	
"	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls	the claim subject to offest?		
	No	Other. Specify	
	Yes		

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4.17	Diversified Services Group	Last 4 digits of account number	\$ <u>315.00</u>
	Creditor's Name		
	2250 Devon Ave, #352	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Des Plaines IL 60018	Unliquidated	
	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only	_	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	ls the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
	Yes		
4.18	Edward Hospital	Last 4 digits of account number	\$ <u>0.00</u>
	Creditor's Name	When was the debt incurred?	
	801 S. Washington st.	when was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Naperville IL 60566	Contingent	
	City State Zip Code	Unliquidated	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	_	
	■ No □	Other. Specify Medical/Dental Service	
4.40	Yes Empact Emergency Physicians	Lact 4 digits of account number	\$ 33.00
4.19	Creditor's Name	Last 4 digits of account number	<u> </u>
	Dept 20-7009 Box 5997	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Carol Stream IL 60197	Unliquidated	
	City State Zip Code	Disputed	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Other Specify Medical Debt	
	Yes	Other. Specify Medical Debt	

Doc 1 Filed 01/30/18 Entered 01/30/18 11:12:58 Desc Main Case 18-02525 Page 28 of 65 Case Number (if known) **Decument** Jeremy Andrew Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** 4.20 IICDYR-Integrated Imaging **\$** 238.00 Last 4 digits of account number _

Creditor's Name PO Box 95040	When was the debt incurred?	
Number Street	Wileli was the dept incurred:	
Number Sireet		
	As of the date you file, the claim is: Check all that apply.	
Chicago IL 60694	Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Medical Debt	
Yes Wingin Community CDF	NI II I	+ 6 011 00
4.21 Illinois Community CRE	Last 4 digits of account number NULL	\$ <u>6,011.00</u>
Creditor's Name 508 W State St	When was the debt incurred? 2016-2017	
Number Street	When was the dept incurred:	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Sycamore IL 60178	Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	-	
No	Other. Specify Credit Card or Credit Use	
Yes		
4.22 ITX Healthcare	Last 4 digits of account number	\$ <u>502.00</u>
Creditor's Name		
PO Box 360	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Findless Old 45000	Contingent	
Findlay OH 45839	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only	-	
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Medical Debt	
Yes		

		Case 18-02525	Doc 1	Filed 01/30/18	Entered 01/30/18 11:12:58	B Desc Main
Debtor 1	Jeremy	Andrew		Recument	Page 29 of 65 Case Number (if known)	
	First Name	Middle Name		Last Name		
Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page						
After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.						

After li	After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.				
4.23	MBB	Last 4 digits of account number 0822		\$ 1,725.00	
	Creditor's Name				
	1460 Renaissance Dr	When was the debt incurred? 2015-2015			
	Number Street				
		As of the date you file, the claim is: Check all that apply.			
		Contingent			
	Park Ridge IL 60068	Unliquidated			
	City State Zip Code				
\ \ \	Who owes the debt? Check one.	Disputed			
	Debtor 1 only				
	Debtor 2 only	Type of NONPRIORITY unsecured claim:			
	Debtor 1 and Debtor 2 only	Student loans			
[At least one of the debtors and another	Obligations arising out of a separation agreement or divorce			
[Check if this claim relates to a	that you did not report as priority claims			
1	community debt	Debts to pension or profit-sharing plans, and other similar debts	;		
!	s the claim subject to offest?				
	No	Other. Specify Medical Debt			
	Yes	- August		500.00	
4.24	Mcydsnb	Last 4 digits of account numberNULL		<u>\$ 522.00</u>	
	Creditor's Name	When was the debt incurred? 2016-2017			
	Po Box 8218	When was the debt incurred?			
	Number Street				
		As of the date you file, the claim is: Check all that apply.			
		Contingent			
	Mason OH 45040	Unliquidated			
١,	City State Zip Code Vho owes the debt? Check one.	Disputed			
l i	Debtor 1 only	Ц			
l		Time of NONDRIORITY are counted aloims			
	Debtor 2 only	Type of NONPRIORITY unsecured claim:			
	Debtor 1 and Debtor 2 only	Student loans			
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce			
[Check if this claim relates to a	that you did not report as priority claims			
١,	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	i		
l i	No	Credit Card or Credit Llee			
li	Yes	Other. Specify Credit Card or Credit Use			
4.25	Medical Recovery Specialists	Last 4 digits of account number		\$ 5,576.00	
4.23	Creditor's Name	Last + digits of associate manifold		* 	
	2250 E. Devon Ave., Ste. 352	When was the debt incurred?			
	Number Street				
		As of the date were file the electricity Of the Hills of			
		As of the date you file, the claim is: Check all that apply.			
	Des Plaines IL 60018	Contingent			
	City State Zip Code	Unliquidated			
V	Vho owes the debt? Check one.	Disputed			
	Debtor 1 only				
	Debtor 2 only	Type of NONPRIORITY unsecured claim:			
[Debtor 1 and Debtor 2 only	Student loans			
i	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce			
1	Check if this claim relates to a	that you did not report as priority claims			
"	community debt	Debts to pension or profit-sharing plans, and other similar debts	;		
l I	s the claim subject to offest?				
	No	Other. Specify Medical/Dental Services			
	Yes	•			

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After li	sting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.26	Navient	Last 4 digits of account number 4754	\$ 5,168.00
7.20	Creditor's Name		
	123 S Justison St Ste 30	When was the debt incurred? 2006-2017	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	NEL : 1	Contingent	
	Wilmington DE 19801	Unliquidated	
١.,	City State Zip Code	Disputed	
ľ	Vho owes the debt? Check one.		
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
[Debtor 1 and Debtor 2 only	Student loans	
Ī	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
1 7	Check if this claim relates to a	that you did not report as priority claims	
"	community debt	Debts to pension or profit-sharing plans, and other similar debts	
1	s the claim subject to offest?		
li	No	Пон. о. и	
1 7	Yes	Other. Specify	
4.07	Navient Solutions INC	Last 4 digits of account number 0111	\$ 0.00
4.27	Creditor's Name	Last 4 digits of account number0111	\$
	11100 Usa Pkwy	When was the debt incurred? 2006-2008	
		when was the dept incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Fishers IN 46037		
	City State Zip Code	Unliquidated	
v	Who owes the debt? Check one.	Disputed	
[Debtor 1 only		
l i	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
1 6	=	Student loans	
1 4	Debtor 1 and Debtor 2 only		
5	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
li li	s the claim subject to offest?		
	No	Other. Specify	
	Yes		
4.28	Receivables MGMT Partn	Last 4 digits of account number 8588	\$ <u>357.00</u>
	Creditor's Name		
	2250 E Devon Ave Ste 352	When was the debt incurred? 2014-2016	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Des Plaines IL 60018	Unliquidated	
١.,	City State Zip Code	Disputed	
Y	Vho owes the debt? Check one.	□	
1 <u>L</u>	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
[Debtor 1 and Debtor 2 only	Student loans	
Ī	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
7		that you did not report as priority claims	
1 [Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?	Debis to pension or pront-sharing plans, and other similar debis	
"	No	Madical Debt	
	=	Other. Specify Medical Debt	
	Yes		

Doc 1 Filed 01/30/18 Entered 01/30/18 11:12:58 Desc Main Case 18-02525 Page 31 of 65 Case Number (if known) **Decument** Jeremy Andrew Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Receivables MGMT Partn **\$** 384.00 Last 4 digits of account number ____ Creditor's Name 2013-2016 4.3

2250 E Devon Ave Ste 352	When was the debt incurred? 2010-2010	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Des Plaines IL 60018	Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Student loans	
Debtor 1 and Debtor 2 only		
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Medical Debt	
Yes	0004	700.00
4.30 Receivables MGMT Partn	Last 4 digits of account number 3681	<u>\$ 769.00</u>
Creditor's Name	2016 2016	
2250 E Devon Ave Ste 352	When was the debt incurred? 2016-2016	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Des Plaines IL 60018	☐ Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
	Obligations arising out of a separation agreement or divorce	
At least one of the debtors and another		
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest? ■■		
No	Other. Specify Medical Debt	
Yes Duck Conton Medical Conton		÷ 702.00
4.31 Rush Copley Medical Center	Last 4 digits of account number	\$ <u>762.00</u>
Creditor's Name	When we the debt become 10	
2000 Ogden Avenue	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Aurora IL 60504	Unliquidated	
City State Zip Code		
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	Madical/Dental Comices	
■ No □ Ves	Other. SpecifyMedical/Dental Services	
I IV00		

Case 18-02525 Doc 1 Filed 01/30/18 Entered 01/30/18 11:12:58 Desc Main Page 32 of 65 Case Number (if known) **Pocument** Jeremy Andrew Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page

After lis	sting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.32	Security Finance	Last 4 digits of account number	\$ <u>1,600.00</u>
	Creditor's Name		
	347 E Indian Trail	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Aurora IL 60505	☐ Unliquidated	
	City State Zip Code	Disputed	
<u>'</u>	Who owes the debt? Check one.	bisputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	☐ Student loans	
<u> </u>	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?		
	No Yes	Other. Specify PayDay Loan	
4.33	Short Term Loans LLC	Last 4 digits of account number	\$ 600.00
4.33	Creditor's Name	Last 4 digits of decodift fidinger	·
	2140 S Wolf Rd, Ste B	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Des Plaines IL 60018	Contingent	
	City State Zip Code	Unliquidated	
<u> </u>	Who owes the debt? Check one.	Disputed	
<u>L</u>	Debtor 1 only		
E	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
[At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Ιг	Check if this claim relates to a	that you did not report as priority claims	
-	community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is	s the claim subject to offest?		
	No	Other. Specify PayDay Loan	
	Yes		* 200 00
4.34	Spot 4 Kids, Inc	Last 4 digits of account number	\$ <u>300.00</u>
	Creditor's Name 29 Stonehill Rd, Unit D	When was the debt incurred?	
	Number Street		
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Oswego IL 60543	Contingent	
	City State Zip Code	Unliquidated	
v	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
[At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
7	Check if this claim relates to a	that you did not report as priority claims	
-	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls ls	s the claim subject to offest?		
	No	Other. Specify Medical Debt	
	Yes	<u> </u>	

Schedule E/F: Creditors Who Have Unsecured Claims

		Case 18-02525	Doc 1	Filed 01/30/18	Entered 01/30/18 11:12:58	Desc Main
Debtor 1	Jeremy	Andrew		<u> </u>	Page 33 of 65 Case Number (if known)	
	First Name	Middle Name		Last Name		
Part-2: Your NONPRIORITY Unsecured Claims - Continuation Page						
After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.						

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.				Total Claim			
4.35	Syncb/CARE CREDIT	Last 4 digits of account number	NULL	\$ <u>534.00</u>			
	Creditor's Name	When was the debt in sure do	2016-2017				
	950 Forrer Blvd	When was the debt incurred?					
	Number Street						
	- 	As of the date you file, the claim is:	: Check all that apply.				
	V. V	Contingent					
	Kettering OH 45420	Unliquidated					
v	City State Zip Code /ho owes the debt? Check one.	Disputed					
Г	Debtor 1 only	_					
	Debtor 2 only	Type of NONPRIORITY unsecured (claim:				
	Debtor 1 and Debtor 2 only	Student loans					
l ř	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce					
1 7	Check if this claim relates to a	that you did not report as priority claims					
-	community debt	Debts to pension or profit-sharing plans, and other similar debts					
ls	the claim subject to offest?						
	No	Other. Specify Credit Card or	Credit Use				
	Yes						
4.36	Syncb/JCP	Last 4 digits of account number	NULL	\$ <u>402.00</u>			
	Creditor's Name		2015-2017				
	Po Box 965007	When was the debt incurred?	2013-2017				
	Number Street						
		As of the date you file, the claim is:	: Check all that apply.				
		Contingent					
	Orlando FL 32896	Unliquidated					
v	City State Zip Code /ho owes the debt? Check one.	Disputed					
	Debtor 1 only	_					
	Debtor 2 only	Type of NONPRIORITY unsecured (claim:				
l ř	Debtor 1 and Debtor 2 only	Student loans					
l F	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce					
}		that you did not report as priority claims					
-	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts					
ls	the claim subject to offest?						
	No	Other. Specify Credit Card or	Credit Use				
	Yes	. , ,					
4.37	Syncb/OLD NAVY	Last 4 digits of account number	NULL	<u>\$ 476.00</u>			
	Creditor's Name	When we the debth	2015-2017				
	Po Box 965005	When was the debt incurred?	2010 2011				
	Number Street						
		As of the date you file, the claim is:	: Check all that apply.				
	Odende El 20000	Contingent					
	Orlando FL 32896	Unliquidated					
_ v	City State Zip Code //ho owes the debt? Check one.	Disputed					
	Debtor 1 only						
ΙĒ	Debtor 2 only	Type of NONPRIORITY unsecured	claim:				
	Debtor 1 and Debtor 2 only	Student loans					
	At least one of the debtors and another	Obligations arising out of a separati	ion agreement or divorce				
}	Check if this claim relates to a	that you did not report as priority cla					
	community debt	Debts to pension or profit-sharing plans, and other similar debts					
Is	the claim subject to offest?						
	No	Other. Specify Credit Card or	Credit Use				
	Yes						

Page 34 of 65 Case Number (if known) **Document** Andrew Jeremy Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Syncb/RURAL KING \$ 781.00 Last 4 digits of account number _ Creditor's Name 2016-2017 C/O Po Box 965036 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent 32896 Orlando Unliquidated City State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No \$ 723.00 TD BANK USA/Targetcred 4.39 Last 4 digits of account number 2016-2017 Po Box 673 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Minneapolis MN 55440 Unliquidated State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No List Others to Be Notified for a Debt That You Already Listed Part 3: 5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. Alliance One Receivables Mgmt., Bankruptcy Dept. On which entry in Part 1 or Part 2 list the original creditor? PO Box 3111 Line 12 of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims Number Street Southeastern PA 19398 Last 4 digits of account number ____ NULL City State Zip Code Credit Collection Services, Bankruptcy Dept. On which entry in Part 1 or Part 2 list the original creditor? Line __17 of (Check one): Part 1: Creditors with Priority Unsecured Claims Two Wells Ave., Dept. 7249 Part 2: Creditors with Nonpriority Unsecured Claims Number Street Newton MA 02459 Last 4 digits of account number

City

State Zip Code

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Jeremy Debtor 1

Andrew

Decument

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39,685.00

Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.					
			Total claim		
Total claims from Part 1	6a. Domestic support obligations	6a.	\$0.00		
	6b. Taxes and Certain other debts you owe the government	6b.	\$0.00		
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00		
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00		
	6e. Total. Add lines 6a through 6d.	6e.	\$0.00		
			Total claim		
Total claims from Part 2	6f. Student loans	6f.	\$		
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00		
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00		
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$32,473.00		

6j. Total. Add lines 6f through 6i.

		Caso 19	02525 Doc 1 E	ilod 01/20/19	Entered 01/30/18 11:12:58	Desc Main
Fill	in this inf	ormation to ident			6 of 65	
Deb	otor 1	Jeremy	Andrew	Rieser		
		First Name	Middle Name	Last Name		
	otor 2	Sarah First Name	Lee Middle Name	Rieser Last Name		
(Зро	use, if filing)	riist Name	Wilddle Name	Last Name		
Uni	ted States I	Bankruptcy Court for	the : <u>NORTHERN</u> District of _	LLINOIS(State)		
	se Number			_		Check if this is an
		4000				amended filing
Offic	ciai Fo	orm 106G				
Be as on the second sec	complete ation. If m nal pages	and accurate as p nore space is need s, write your name	ded, copy the additional page, e and case number (if known).	are filing together, bot fill it out, number the e	ISES h are equally responsible for supplying correct ntries, and attach it to this page. On the top of a	
1. DC	_	_	contracts or unexpired leases?			
	1				ou have nothing else to report on this form.	
_	J Yes. Fill	in all of the inform	nation below even if the contract	ts or leases are listed in	Schedule A/B: Property (Official Form 106A/B)	
exa	-	nt, vehicle lease,			e. Then state what each contract or lease is for (ruction booklet for more examples of executory co	
Р	erson or	company with wh	nom you have the contract or le	ease	State what the contract or leas	e is for
2.1						
2.1	Name				-	
					_	
	Number	Street				
	City		State Zip (Code	_	
2.2						
2.2	Name				-	
	Name				_	
	Number	Street				
	City		State Zip	Code	_	
2.3						
	Name				-	
	Number	Street			_	
	City		State Zip	Code	_	
2.4						
2.4	Name				-	
					_	
	Number	Street				
	City		State Zip (Code	-	
2.5						
	Name		-		-	
	Number	Street			-	

State Zip Code

City

Official Form 106G

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Fill in this in	formation to iden	tify your case:	
Debtor 1	Jeremy	Andrew	Rieser
	First Name	Middle Name	Last Name
Debtor 2	Sarah	Lee	Rieser
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for	r the : <u>NORTHERN</u> District of <u>II</u>	LLINOIS
			(State)
Case Number			-
(If known)			

Official Form 106H

Schedule H: Your Codebtors 12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

uiiy 7	duitio	narr ages, write your name an	d case number (if known). Answer	every question.				
1. [Oo you	have any codebtors? (If you a	re filing a joint case, do not list eithe	r spouse as a codebto	or.)			
	No.	3						
	2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Lousiiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)							
	No.	No. Go to line 3.						
	Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?							
	Yes. Inwhich community state or territory did you live? Fill in the name and current address of that person.							
		Name of your spouse, former spouse or	legal equivalent					
		Number Street						
		City	State	Zip Code				
	Schedu Schedu	=	only if that person is a guarantor or edule E/F (Official Form 106E/F), o at Column 2.	_	-			
3.1					Schedule D, line			
	Name	9			Schedule E/F, line			
	Num	ber Street			Schedule G, line			
	City		State	Zip Code				
3.2					Schedule D, line			
	Name	9			Schedule E/F, line			
	Num	ber Street			Schedule G, line			
	City		State	Zip Code				
3.3					Schedule D, line			
	Name				Schedule E/F, line			
	Num	ber Street			Schedule G, line			
	City		State	Zip Code				

Official Form 106H Record # 749442 Schedule H: Your Codebtors Page 1 of 1

formation to identi	fy your case:		
Jeremy	Andrew	Rieser	
First Name	Middle Name	Last Name	
Sarah	Lee	Rieser	
First Name	Middle Name	Last Name	
Bankruptcy Court for	the : <u>NORTHERN DISTRICT OF</u>	F ILLINOIS	
	Jeremy First Name Sarah First Name Bankruptcy Court for the	First Name Middle Name Sarah Lee First Name Middle Name Bankruptcy Court for the :NORTHERN DISTRICT OF	Jeremy Andrew Rieser First Name Middle Name Last Name Sarah Lee Rieser First Name Middle Name Last Name Bankruptcy Court for the :NORTHERN DISTRICT OF ILLINOIS

ck if this is: An amended filing A supplement showing post-petition chapter 13 income as of the following date:
MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1: Describe Employment					
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse	
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed Not employed	ı	Employed X Not employed	
	Include part-time, seasonal, or self-employed work.	Occupation	Mechanic			
	Occupation may Include student or homemaker, if it applies.	Employers name	Carmax			
		Employers address				
			,			
		How long employed there?	Since 6/1/2003			
Pa	IT 2: Give Details About Monthly	y Income				
	Estimate monthly income as of the spouse unless you are separated. If you or your non-filing spouse have lines below. If you need more space	ve more than one employer, combi	ne the information for a	•		
				For Debtor 1	For Debtor 2 or non-filing spouse	
List monthly gross wages, salary and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would				\$6,965.23	\$0.00	
3.	Estimate and list monthly overting	me pay.		\$0.00	\$0.00	
4. Calculate gross income. Add line 2 + line 3.				\$6,965.23	\$0.00	

Official Form 106I Record # 749442 Schedule I: Your Income Page 1 of 2

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Document Andrew Jeremy Debtor 1 Case Number (if known) First Name Middle Name Last Name

				For Debtor 1		Debtor 2 or filing spouse		
	Copy	line 4 here	4.	\$6,965.23		\$0.00		
5. L		payroll deductions:	_	#4.040.0 5				
		ax, Medicare, and Social Security deductions	5a.	\$1,316.05		\$0.00		
		landatory contributions for retirement plans	5b. _	\$0.00		\$0.00		
		oluntary contributions for retirement plans	5c. —	\$124.67		\$0.00		
		Required repayments of retirement fund loans	5d. 	\$0.00		\$0.00		
		nsurance	5e.	\$752.44		\$0.00		
		Omestic support obligations	5f. —	\$0.00		\$0.00		
	_	Inion dues	5g. 	\$0.00		\$0.00		
		Other deductions. Specify:	5h. —	\$25.46		\$0.00		
		payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$2,218.62	_	\$0.00		
		te total monthly take-home pay. Subtract line 6 from line 4.	7.	\$4,746.60		\$0.00		
8. Li		other income regularly received:						
	8a.	Net income from rental property and from operating a business,						
		profession, or farm						
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total						
		monthly net income.	8a.	\$0.00		\$0.00		
	8b.	Interest and dividends	_			· · · · · · · · · · · · · · · · · · ·		
			8b. 	\$0.00		\$0.00		
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive	8c. —	\$ 0.00		\$ 0.00		
		Include alimony, spousal support, child support, maintenance, divorce						
		settlement, and property settlement.						
	8d.	Unemployment compensation	8d.	\$0.00		\$0.00		
	8e.	Social Security	8e.	\$0.00		\$0.00		
	8f.	Other government assistance that you regularly receive	8f.	\$0.00		\$0.00		
	· · ·	Include cash assistance and the value (if known) of any non-cash		Ψ0.00		Ψ0.00		
		assistance that you receive, such as food stamps (benefits under the						
		Supplemental Nutrition Assistance Program) or housing subsidies.						
		Specify:						
	8g.	Pension or retirement income	8g.	\$0.00		\$0.00		
	8h.	Other monthly income. Specify: Part time job,	8h.	\$260.00		\$0.00		
9.	Add	all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$260.00		\$0.00		
						• • • • • • • • • • • • • • • • • • • •		
10.		ulate monthly income. Add line 7 + line 9.	10.	\$5,006.60 ⁻		\$0.00	- [\$5,006.60
11.		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. all other regular contributions to the expenses that you list in Schedule	 ∋ J.				_	·
	Inclu	de contributions from an unmarried partner, members of your household, yo	our dependent	ts, your roommates, an	d			
		friends or relatives.	-4 N-1-1- 4-		0-44	d- 1		
		ot include any amounts already included in lines 2-10 or amounts that are n ify:	iot avallable to	pay expenses listed in	Scheau		11	\$0.00
12.		the amount in the last column of line 10 to the amount in line 11. The reset that amount on the Summary of Schedules and Statistical Summary of Ce		•	t applies		12.	\$5,006.60
13.	Do y	ou expect an increase or decrease within the year after you file this form	1?				_	
	x 1	No.						
		res. Explain:						

Fill in this i	nformation to identify y	our case:				
Debtor 1	Jeremy	Andrew	Rieser	Check if this is:		
	First Name	Middle Name	Last Name	An amende	ed filing	
Debtor 2	Sarah	Lee	Rieser	A suppleme	ent showing post	-petition chapter 13
(Spouse, if filing)	First Name	Middle Name	Last Name	income as o	of the following d	ate:
		: <u>NORTHERN DISTRICT O</u>	F ILLINOIS	MM / DD / \	YYYY	
Case Numbe (If known)	er		_			
Official F	orm 106J				filing for Debtor : separate house	2 because Debtor 2
	le J: Your Ex	/nansas		maintains a	ocparate nouse	12/14
			e are filing together, both	are equally responsible for supplying	na correct informa	
				ages, write your name and case num	=	
Part 1:	Describe Your Househol	d				
1. Is this a jo	int case?					
No.	Go to line 2.					
X Yes.		a separate household?				
	X No.	ust file a separate Schedul	۵ ا			
	Tes. Debioi 2 inc	ast me a separate sorieudi	e o.			
2. Do you	have dependents?	No		Dependent's relationship to	Dependent's	Does dependent live
Do not li Debtor 2	ist Debtor 1 and		this information for	Debtor 1 or Debtor 2	age	with you?
Do not s	state the dependents'	·		Son	16	X Yes
names.	·			D 11		No
				Daughter	8	X Yes
						X No
						Yes
						X No
						Yes
						X No
						Yes
_	expenses include	X No				
	es of people other than f and your dependents	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1				
Part 2:	Estimate Your Ongoing	Monthly Expenses				
Estimate your	expenses as of your b	pankruptcy filing date unl	ess you are using this for	m as a supplement in a Chapter 13 c	case to report	
expenses as of the applicable		ruptcy is filed. If this is a	supplemental Schedule J	I, check the box at the top of the form	n and fill in	
Include exper	ses paid for with non-	_	nce if you know the value			
of such assis	tance and have include	ed it on Schedule I: Your	Income (Official Form 106	il.)	Y	our expenses
4. The ren	tal or home ownership	expenses for your reside	ence. Include first mortgag	ge payments and		
	t for the ground or lot.				4.	\$1,350.00
	cluded in line 4:				40	\$0.00
	eal estate taxes operty, homeowner's, c	or renter's insurance			4a. 4b.	\$0.00
		ir, and upkeep expenses			40. 4c.	\$10.00
	omeowner's association				4c. 4d.	\$0.00
						<u> </u>

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Debtor 1 Jeremy Andrew Document Rieser Page 41 of 65
Case Number (if known) ______

	First Name Last Name			
			Your expens	es
5.	Additional Mortgage payments for your residence, such as home equity loans	5.		\$0.00
6.	Utilities:			
	6a. Electricity, heat, natural gas	6a.		\$240.00
	6b. Water, sewer, garbage collection	6b.		\$80.00
	6c. Telephone, cell phone, internet, satellite, and cable service	6c.		\$405.00
	6d. Other. Specify:	6d.	\$	0.00
7.	Food and housekeeping supplies	7.		\$825.00
8.	Childcare and children's education costs	8.		\$0.00
9.	Clothing, laundry, and dry cleaning	9.		\$200.00
10.	Personal care products and services	10.		\$45.00
11.	Medical and dental expenses	11.		\$125.00
12.	Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12.		\$465.00
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	13.		\$100.00
14.	Charitable contributions and religious donations	14.		\$140.00
15.	Insurance.			
	Do not include insurance deducted from your pay or included in lines 4 or 20.			
	15a. Life insurance	15a.		\$40.00
	15b. Health insurance	15b.		\$0.0
	15c. Vehicle insurance	15c.		\$125.0
	15d. Other insurance. Specify:	15d.		\$0.00
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.			
	Specify:	16.		\$0.0
17.	Installment or lease payments:			
	17a. Car payments for Vehicle 1	17a.		\$405.00
	17b. Car payments for Vehicle 2	17b.		\$365.0
	17c. Other. Specify:	17c.		\$0.0
	17d. Other. Specify:	17d.		\$0.0
18.	Your payments of alimony, maintenance, and support that you did not report as deducted			
	from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.		\$0.0
19.	Other payments you make to support others who do not live with you.			
	Specify:	19.		\$0.00
20.	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.			
	20a. Mortgages on other property	20a.		\$ 0.00
	20b. Real estate taxes	20b.	\$	0.0
	20c. Property, homeowner's, or renter's insurance	20c.	\$	0.0
	20d. Maintenance, repair, and upkeep expenses	20d.	\$	0.0
	20e. Homeowner's association or condominium dues	20e.	\$	0.00

Page 2 of 3

Official Form 106J Record # 749442 Schedule J: Your Expenses

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Debtor	1 Jerem	y Andrew	Rieser	Case Number (if known)		
	First Nam	e Middle Name	Last Name			
21.	Other. Sp	pecify: Pet Care (\$50.00),			21.	\$50.00
22	Your mon	thly expense: Add lines 4 through 21.			22.	\$4,970.00
	The result	is your monthly expenses.				_
23.	Calculate	your monthly net income.				
	23a.	Copy line 12 (your comibined monthly	ncome) from Schedule I.		23a.	\$5,006.60
	23b.	Copy your monthly expenses from line	22 above.		23b. -	\$4,970.00
	23c.	Subtract your monthly expenses from y	our monthly income.		23c.	\$36.60
		The result is your monthly net income.				
24.	-	spect an increase or decrease in your e	•			
		ole, do you expect to finish paying for yo		• •		
		payment to increase or decrease becau	se of a modification to the terms of	if your mortgage?		
	X No					
	Yes.	Explain Here:				

 Official Form 106J
 Record #
 749442
 Schedule J: Your Expenses
 Page 3 of 3

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT an attorne	ey to help you fill out bankruptcy forms?
No	
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have read the summorrect.	nary and schedules filed with this declaration and that they are true and
🗶 /s/ Jeremy Andrew Rieser	✗ /s/ Sarah Lee Rieser
Signature of Debtor 1	Signature of Debtor 2
Date 01/29/2018 MM / DD / YYYY	Date 01/29/2018 MM / DD / YYYY

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Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

iaiiiboi (, a minimum, and y queenen.			
Part 1	Give Details About Your Marital Status and Whe	ere You Lived Before		
01. Wh	at is your current marital status?			
	Married			
	Not married			
	Not married			
02 Dur	ring the last 3 years, have you lived anywhere othe	er than where you live no	w?	
		, c		
	Yes. List all of the places you lived in the last 3 year	s. Do not include where	ou live now.	
_				
	Debtor 1	Dates Debtor 1	Debtor 2:	Dates Debtor 2
		lived there		lived there
			Same as Debtor 1	Same as Debtor 1
	765 Richard St	FROM 10/2002		
	Aurora IL 60506-2122	To 06/2014		
03 Wit	hin the last 8 years, did you ever live with a spous	e or legal equivalent in a	community property state or territory?	(Community
pro	perty states and territories include Arizona, Califo			· -
_	Wisconsin.)			
	No. Yes. Make sure you fill out Schedule H: Your Codeb	stors (Official Form 106H)		
Ц	res. Make sure you fill out schedule 11. Toul code.	nois (Official Form 10011)		
Part 2	Explain the Sources of Your Income			
,				

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Debtor 1 Jeremy Andrew Rieser Case Number (if known) First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, Wages, commissions, \$4,903 \$0 From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, Wages, commissions, \$83,525 \$5,765 For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2017) Operating a business Operating a business Wages, commissions, Wages, commissions, \$72,721 For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2016) Operating a business Operating a business 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

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Debtor 1	Jeremy	Andrew	Rieser	_	Case Number (if known) _	
	First Name	Middle Name	Last Name			
06 A ı	re either Debtor 1's	or Debtor 2's debts primarily con	sumer debts?			
Г	No Neither Debt	or 1 nor Debtor 2 has primarily co	onsumer debts. Co	nsumer debts are defined	l in 11 U.S.C. § 101(8) a	s
-	_	an individual primarily for a persona			2 111 11 0.0.0. 3 10 1(0) 0	9
	•	days before you filed for bankrupt	•		5* or more?	
	☐ No. Go t					
	_					
	_	below each creditor to whom you	•			
		ount you paid that creditor. Do not i				
	•	port and alimony. Also, do not inclute. Itment on 4/01/16 and every 3 year		•	•	
	oubject to adjud	ament on 470 17 to and every o year	5 diter that for ease	o med on or alter the dat	e or adjustificiti.	
	_	Debtor 2 or both have primarily o				
	During the s	00 days before you filed for bankrup	ptcy, did you pay ar	ny creditor a total of \$600	or more?	
		0 III.0 7 .				
		below each creditor to whom you po not include payments for dome			-	
		Also, do not include payments to a			T and	
	··· y ·					
			Dates of	Total amount paid	Amount you still	owe Was this payment for
			payments	. Com amount para	7 7	, and and paymont term
	ALLY	/ Financial 200 Renaissance	Monthly	\$ 1,215	\$ 19,644	Mortgage
		Detroit MI 48243	•			Car
						Credit card
						Loan repayment
						Suppliers or vendors
						Other
	GMJ	Financial Po Box 181145	Monthly	\$ 795	_ \$ 1,567	Mortgage
		gton TX 76096	Worlding	_ ψ 195		Car
	Allili	gion 1X 70090				Credit card
						Loan repayment
						Suppliers or vendors
						Other
		ou filed for bankruptcy, did you ma elatives; any general partners; rela				al partner:
		you are an officer, director, person				
		or a business you operate as a sole	e proprietor. 11 U.S	S.C. § 101. Include payme	ents for domestic support	obligations,
SU_	ich as child support	and alimony.				
	No.					
	Yes. List all paym	ents to an insider.				
			Dates of payment	Total amount paid	Amount you still owe	Reason for this payment

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Debtor 1	Jeremy	Andrew	Rieser	_	Case Number (if known)	
	First Name	Middle Name	Last Name			
	ithin 1 year before you insider?	filed for bankruptcy, did you	make any payments o	r transfer any property	on account of a debt that	benefited
In	clude payments on del	ots guaranteed or cosigned b	oy an insider.			
	No.					
∣ F	Yes. List all payment	s to an insider.				
_	. ,		Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
				Passa		
Part	Identify Legal ac	ctions, Repossessions, and F	oreclosures			
Lis		filed for bankruptcy, were you duding personal injury cases, act disputes.				rt or custody
	No.					
Г	Yes. Fill in the details	S.				
_	_		Nature of the case	Court o	r agency	Status of the case
		filed for bankruptcy, was an fill in the details below.	y of your property repo	ssessed, foreclosed, g	garnished, attached, seized	, or levied?
	No. Go to line 11					
	Yes. Fill in the inform	nation below.				
11 W	ithin 90 days before y	ou filed for bankruptcy, did	any creditor, includin	g a bank or financial	institution, set off any am	ounts from your accounts
10	refuse to make a pay No. Go to line 11	ment because you owed a	debt?			
-	Yes. Fill in the inform	nation below				
_	-	ı filed for bankruptcy, was a	any of your property in	the possession of a	n assignee for the benefit	of creditors. a
co	urt-appointed receive	r, a custodian, or another o		россосо		S. S
_ =	No. Yes.					
Part	V	s and Contributions				
13 W	ithin 2 years before ye	ou filed for bankruptcy, did	you give any gifts witl	n a total value of mor	e than \$600 per person?	
	No.					
	Yes. Fill in the details	s for each gift.				
14 W	ithin 2 years before ye	ou filed for bankruptcy, did	you give any gifts or o	contributions with a t	otal value of more than \$6	600 to any charity?
	No.					
[Yes. Fill in the details	s for each gift.				
_	<u> </u>	-				
Part	6: List Certain Los	ses				
	ithin 1 year before yo ambling?	u filed for bankruptcy or sir	nce you filed for bankr	uptcy, did you lose a	nything because of theft,	fire, other disaster, or
	No.					
	Yes. Fill in the details	s for each gift.				
Pari	7. List Certain Pay	ments or Transfers				
16 W	ithin 1 year hefere ye	u filed for bankruptcy, did y	YOU OF ADVODE Also ask	ing on your bobalf sa	ov or transfer any property	to anyone you
co	onsulted about seekin	g bankruptcy or preparing a pankruptcy petition prepare	a bankruptcy petition?			-
г] No.					
	Yes. Fill in the details	S				
-		-				

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Jeremy Andrew Rieser Case Number (if known) First Name Middle Name Last Name Party Contact Info Description and value of any property transferred Date payment Amount of payment or transfer Geraci Law L.L.C. \$1,200.00 55 E. Monroe Street #3400 Chicago,IL 60603 **Party Contact Info** Description and value of any property transferred Date payment Amount of payment or transfer Credit Counseling Services 2018 \$25.00 Hananwill Credit Counseling 115 N. Cross St Robinson, IL 62454 17 Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. No. Yes. Fill in the details. 18 Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. Yes. Fill in the details for each gift. 19 Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) \prod Yes. Fill in the details for each gift. List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account number Type of account or Date account was Last balance before instrument closed, sold, moved. closing or transfer or transferred 21 Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? No Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it?

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Debtor 1	Jeremy	Andrew	Rieser	Case Number (if known) _	
	First Name	Middle Name	Last Name		
22 H	ave you stored property	in a storage unit or place	other than your home within '	1 year before you filed for bankruptcy?	
	No.				
-	Yes. Fill in the details.				
	Tes. I ili ili tile detalls.	Who e	else has or had access to it?	Describe the contents	Do you still
				2000.130 1.10 00.1101.10	have it?
Part	Identify Property Y	ou Hold or Control for Son	neone Else		
	o you hold or control an	y property that someone	else owns? Include any prope	rty you borrowed from, are storing for,	or hold in trust
	-				
_	No.				
L	Yes. Fill in the details.	Mileone	in the munmoute?	Describe the avenuety	Velue
		where	e is the property?	Describe the property	Value
Part	(i) Give Details About	Environmental Informatio	n		
For th	e purpose of Part 10, the	following definitions ap	ply:		
	.,,	.			
ha	zardous or toxic substar	nces, wastes, or material	<u>-</u>	ning pollution, contamination, releases water, groundwater, or other medium, stes, or material.	of
	te means any location, fa or used to own, operate,			law, whether you now own, operate, or	utilize
_	nzardous material means bstance, hazardous mat	, ,		waste, hazardous substance, toxic	
Repor	t all notices, releases, a	nd proceedings that you	know about, regardless of whe	en they occurred.	
24 H	as any governmental un	it notified you that you m	ay be liable or potentially liable	e under or in violation of an environme	ntal law?
	No.				
-	Yes. Fill in the details.				
	Tes. I ili ili tile detalis.	Gover	nmental unit	Environmental law, if you know it	Date of notice
				, ,	
25 H	ave you notified any gov	ernmental unit of any rel	lease of hazardous material?		
	No.				
	Yes. Fill in the details.				
	_	Gover	nmental unit	Environmental law, if you know it	Date of notice
26 H	ave you been a party in a	any judicial or administra	itive proceeding under any env	rironmental law? Include settlements a	nd orders.
	No.				
	Yes. Fill in the details.				
		Court	or agency	Nature of the case	Status of the case
Part	Give Details About	Your Business or Connect	ions to Any Business		
27 W	ithin 4 years before you	filed for bankruptcy, did	you own a business or have a	ny of the following connections to any	business?
	A sole proprietor o	r self-employed in a trad	e, profession, or other activity,	either full-time or part-time	
	A member of a limi	ted liability company (LL	.C) or limited liability partnersh	ip (LLP)	
	☐ A partner in a partr		, , , , , , , , , , , , , , , , , , , ,	,	
	= '	, or managing executive	of a cornoration		
	=		uity securities of a corporation		
	□ An owner or at leas	or on the voting or equ	my securines of a corporation		
	No. None of the above	applies. Go to Part 12.			
Г	Yes. Check all that app	ly above and fill in the det	ails below for each business.		

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Debtor 1	Jeremy	Andrew	Rieser	Case Number (if known)
	First Name	Middle Name	Last Name	
	thin 2 years before y		you give a financial state	nent to anyone about your business? Include all financial
	No.			
	Yes. Fill in the detail	ls.		
		Date iss	ued	
Part 12	Sign Below			
4	.S.C. §§ 152, 1341, 1	·	10 (a) Sa	reh I ao Diagon
X	Isl Jeremy Andre		_ • • •	rah Lee Rieser ire of Debtor 2
	oignature of Debtor		Oignate	ile di Bestel 2
	Date 01/29/2018		Date	01/29/2018
	MM / DD /	YYYY	_	MM / DD / YYYY
■ !	No Yes you pay or agree to p	I pages to <i>Your Statement o</i>		ividuals Filing for Bankruptcy (Official Form 107)? ut bankruptcy forms?
	Yes. Name of perso	n		Attach the Bankruptcy Petition Preparer's Notice,
				Declaration, and Signature (Official Form 119).

Eilad 01/20/19 Entered 01/30/18 11:12:58 Desc Main Fill in this information to identify your case: Andrew Rieser Jeremy Debtor 1 Middle Name First Name Last Name Sarah Lee Rieser Debtor 2 First Name Middle Name Last Name United States Bankruptcy Court for the : <u>NORTHERN</u> District of <u>ILLINOIS</u> Check if this is an amended filing Official Form 108 Statement of Intention for Individuals Filing Under Chapter 7 12/15 If you are an individual filing under chapter 7, you must fill out this form if: ■ creditors have claims secured by your property, or ■ you have leased personal property and the lease has not expired. You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list. If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form. Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). **List Your Creditors Who Have Secured Claims** 1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below. Identify the creditor and the property that is collateral What do you intend to do with the property that Did you claim the property secures a debt? as exempt on Schedule C? ☐ Surrender the property Creditor's No name: **ALLY Financial** Retain the property and redeem it ☐ Yes Retain the property and enter into a 2016 Mitsubishi Lancer with over 10,000 miles Description of Reaffirmation Agreement. property securing debt: Retain the property and [explain]: ____ Creditor's Surrender the property □ No name: **GM Financial** Retain the property and redeem it Yes Retain the property and enter into a 2009 Mitsubishi Lancer with over 150,000 Description of Reaffirmation Agreement. miles property securing debt: Retain the property and [explain]: Creditor's ☐ Surrender the property □ No name: Retain the property and redeem it ☐ Yes Retain the property and enter into a

□ No

☐ Yes

Description of

property securing debt:

Creditor's

property securing debt:

Description of

name:

Reaffirmation Agreement.

☐ Surrender the property

Retain the property and [explain]:

Retain the property and redeem it

Reaffirmation Agreement.

Retain the property and enter into a

Retain the property and [explain]:

Debtor 1

Jeremy

First Name

Case 18-02525 Andrew	DOC 1	Filed U1/30/18	Page 52 of 65 Page 52 of 65 Page 52 of 65 Page	Desc Mail
Middle Name		Last Name	Page 52 01 65	

Par ₹2 List Your Unexpired Personal Property Leases	
For any unexpired personal property lease that you listed in Schedule G: Executory Contra	acts and Unexpired Leases (Official Form 106G),
fill in the information below. Do not list real estate leases. Unexpired leases are leases that	are still in effect; the lease period has not yet
ended. You may assume an unexpired personal property lease if the trustee does not assu	me it. 11 U.S.C. § 365(p)(2).
Describe your unexpired personal property leases	Will the lease be assumed?
Lessor's name:	□ No
Description of leased	Yes
property:	
Lessor's name:	□ No
Description of leased property:	Yes
Lessor's name:	□No
Description of leased property:	Yes
Lessor's name:	□No
Description of leased property:	□Yes
Lessor's name:	□No
Description of leased property:	□Yes
Lessor's name:	□No
Description of leased property:	□Yes
Lessor's name:	□ No
Description of leased property:	Yes
Part 3: Sign Below	
Under penalty of perjury, I declare that I have indicated my intention about any property of r personal property that is subject to an unexpired lease.	ny estate that secures a debt and any
★ Is/ Jeremy Andrew Rieser Signature of Debtor 1 Is/ Sarah Lee Rieser Signature of Debtor 2	
Date Dated: 01/29/2018 Date Dated: 01/29/2	018

Official Form 108

MM / DD / YYYY

MM / DD / YYYY

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B2030 (Form 2030) (12/15)

United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In	re				
	remy Andrew Rieser and Sarah Lee Ric	eser /	Case No:		
De	btors		Chapter:	Chapter 7	
	DISCL	OSURE OF COMPENSATION OF	ATTORNEY FOR DEE	STOR	
	Pursuant to 11 U.S.C. § 329(a) and Fed mpensation paid to me within one year bendered or to be rendered on behalf of the content of the conte	Bankr. P. 2016(b), I certify that I an fore the filing of the petition in bankr	n the attorney for the above uptcy, or agreed to be paid	e named debtor(s) and I to me, for services	that
	For legal services, I have agreed to acc	ept \$1,200.00			
	Prior to the filing of this statement I ha	ve received \$1,200.00			
	Balance Due	\$0.00			
2.	The source of the compensation paid to	me was:			
	Debtor(s) Other: (sp	pecify)			
3.	The source of compensation to be paid	to me is:			
	Debtor(s) Other: (sp	necify)			
4.		ve-disclosed compensation with any o	other person unless they ar	e members and associa	ıtes
		isclosed compensation with a other preement, together with a list of the nar			
5.	In return for the above-disclosed fee, I case, including:	have agreed to render legal service fo	r all aspects of the bankrup	otcy	
		situation, and rendering advice to the	debtor in determining who	ether to file a petition i	n
	bankruptcy;		. 1 . 1 1	11.	
	b. Preparation and filing of any petiti	on, schedules, statements of affairs at	nd plan which may be requ	iired;	
6.	By agreement with the debtor(s), the ab Fee does NOT include any work done p		e following service:		
		CERTIFICATION			
	-	ing is a complete statement of any aguatation of the debtor(s) in this bankrup		or	
	Date: 01/29/2018	/s/ Jason A. Kara			
	Date	Signature of Attorn	ey		
		Geraci Law L.L.C			

749442 Page 1 of 1 Record #

Name of law firm

Case 18-02525 Geraci Laweld IO. C30/II no is Endiaga VV is consin 1:12:58 Desc Main

Headquarters: 55 E. Monroe Street, #3400 Child and Line 169603 869 2259 797. OCIDENT CORNER WWW.INFOTAPES.COM

Date: 8/4/2017

Consultation Attorney: **JAK**

Record #: 749-442



Retainer Agreement Chapter 7 - Pre-filing

Services before filing in Court: I retain Geraci Law L.L.C. to prepare to file a Chapter 7 bankruptcy petition in court. I agree to pay, by
debit only, a flat fee for services before filing in court of \$ 1,200.00
at \$ {} today, \$ {} per {} starting {} and \$ {} within 60 days of today. Bankruptcy is time-sensitivel
and \${} I will obtain from { within 60 days of today. Bankruptcy is time-sensitive
may pay more than this amount to pre-pay post-filing services. After filing in court, any balance on the pre-filing fee is discharged. We will
start preparing your documents as soon as you sign this contract. Work before signing is no charge. Work or Costs advanced AFTER filing
in Court is not included in the pre-filing amount, unless you pay us for it in advance:
After we file your Chapter 7 bankruptcy in Court, we will advance your Court Cost of \$335, and the flat fee for services after case filing is
$\frac{1,295.00}{2}$ & \$335 = \$ $\frac{1,630.00}{2}$ total flat fee. We will present you with an agreement to repay the \$335, and pay a fee for our
services after filing through Discharge or case closing without discharge. Whether or not you sign a post-filing agreement is entirely
voluntary: you are not required to retain Geraci Law for post-bankruptcy services. You may hire some other law firm to finish your bankruptcy
and Geraci Law may withdraw from representing you.
The flat fee for pre-filing work pays for: consultation after hiring us, (before retaining us is free) preparation petition and schedules, means test &
statement of financial affairs; phone calls, emails, web messages; processing and reviewing documents that we requested from you including faxes, emails
attachments, web uploads and mail; office appointment to review and sign your petition; filing your case in court. Excluded: appearance in any court o
proceeding; taking calls from your creditors or bill collectors. If you decide to pre-pay, or pay for ALL services before and after we file your case in
court, all work until case closing is included except: missed section 341 meetings; amendments to schedules; adversary proceedings; any motions including to reopen, avoid judgment liens, for enlargement of time; any contested matter including but not limited to objections to exemptions, motions to
dismiss; attending rule 2004 examinations; reviewing documents that we did not specifically request from you; appearance other than bankruptcy court.
Flat fee. With "flat fee", rather than hourly, you know in advance your entire cost unless additional work is required and it usually is cheaper, but you may
choose to pay for our services billed hourly at \$75 -\$450/hour, and pay in advance a security retaier, which may cost you more, or less than a flat fee
Advance Payment Retainer. Payments on flat fee or hourly become our property on payment and are deposited into our operating account, not into a client trust account. We will only refund unearned fees You may enter into a security retainer agreement with another law firm: we will not because you
may lose funds held in our trust account which may be assets in a Chapter 7.
Termination. If you decide not to proceed, delay, fail to respond, fail to pay my attorneys or provide all information & sign my petition
according to this schedule, I agree that Geraci Law may discontinue work and charge me for the work done to date at hourly rates shown above. We will only refund fees not earned. Wisconsin: We will submit any unresolved dispute about the fee to binding arbitration within 30 days of the control of the cont
receiving written notice of the dispute. You may file a claim with the Wisconsin Lawyers' Fund for Client Protection if the we fail to provide a refund of
unearned advanced fees. If you dispute the amount of the fee and want that dispute to be submitted to binding arbitration, you must provide written notice
of the dispute to Geraci Law within 30 days of the mailing of the accounting. If we are unable to resolve the dispute to the satisfaction of you within 30 day
after notice of the dispute from the client, we shall submit the dispute to binding arbitration.
Time matters: You agree: to fully cooperate with us and provide all information required; use Client Corner and not to cause excessive work; that more
than one attorney or staff will work on your file, there is no extra charge for the entire Geraci Law Team, unlike single attorney "law firms". Change if
circumstances. This flat fee is based on the facts you told us. If that changes, your fee may change. Exemption laws only protect a limited amount of
property. File Chapter 13 if you have property not claimed as exempt, or risk turn over "non-exempt" property to a Trustee. No guarantee of Discharge Creditors or others may object to a chapter 7 discharge of certain debts or to any discharge, for a variety of reasons. Debts not discharged: students of the control of th
loans; educational debts and tuition; most tax debts; undisclosed debts; maintenance or support; fines; fraud, stealing or intentional injury claims, debt
offer filing including HOA dues; other debts listed in your green folder as usually not discharged. No discharge if you don't take the 2nd educational
course. I will not transfer or acquire any property or incur any credit or debt before filing, and I must make full disclosure of all income, expenses, debt
Date: 8,4,17 X An
Jerephy Rieser (Debtor) Sarah Rieser (Joint Debtor)
Attorney for the Debtor(s), Representing Geraci Law L.L.C. rev 161112

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Jeremy Andrew Rieser and Sarah Lee Rieser / Debtors

In re

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

/s/ Jeremy Andrew Rieser Dated: 01/29/2018 X Date & Sign **Jeremy Andrew Rieser** Dated: 01/29/2018 /s/ Sarah Lee Rieser

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

X Date & Sign

Sarah Lee Rieser

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

B 201A (Form 201A) (11/11)

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

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Form B 201A, Notice to Consumer Debtor(s)

In re Jeremy Andrew Rieser and Sarah

Page 2

deny your found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 01/29/2018	/s/ Jeremy Andrew Rieser
	Jeremy Andrew Rieser
Dated: 01/29/2018	/s/ Sarah Lee Rieser
	Sarah Lee Rieser
Dated: 01/29/2018	/s/ Jason A. Kara
	Attorney: Jason A. Kara

Form B 201A. Notice to Consumer Debtor(s) Record # 749442 Page 2 of 2 Case 18-02525 Doc 1 Filed 01/30/18 Entered 01/30/18 11:12:58 Desc Main Document Page 58 of 65

-1 Jeremy	Andrew	Rieser	. Case Number	(if known)
First Name	Middle Name	Last Name		
6: Answer These	Questions for Reporting Purp	oses		
Answer These	4Co Aro volu	debte primarily consu	umer debts? Consumer debts are	defined in 11 U.S.C. § 101(8)
What kind of debts of you have?	do as "incum	ed by an individual primari	ly for a personal, family, or househol	ld purpose."
	Yes.	Go to line 16b. Go to line 17.		
	16b. Are you money fo	r debts primarily busin r a business or investment	ness debts? Business debts are de t or through the operation of the busi	ebts that you incurred to obtain iness or investment.
e r		Go to line 16c. Go to line 17.		
	16c. State the	type of debts you owe that	at are not consumer debts or busines	ss debts.
Are you filing unde		m not filing under Chapter		
Do you estimate th		m filing under Chapter 7. I ministrative expenses are	Do you estimate that after any exem paid that funds will be available to di	pt property is excluded and istribute to unsecured creditors?
any exempt proper		No.		
administrative exp	enses s will be	Yes.		
available for distri	bution			
			1,000-5,000	☐ 25,001-50,000 ☐ 50,001-100,000
you estimate that	you 🔲 50-99	_	5,001-10,000 10,001-25,000	☐ More than 100,000
owe?	☐ 100-199 ☐ 200-999		☐ 10,50°. 25,00°	
U	T 40.050		\$1,000,001-\$10 million	□\$500,000,001-\$1 billion
How much do you estimate your ass		1-\$100,000	\$10,000,001-\$50 million	\$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion
be worth?	\$100,0	01-\$500,000	\$50,000,001-\$100 million	☐\$10,000,000,0001=\$50 billion
	□ \$500,0	01-\$1 million	☐ \$100,000,001-\$500 million	
	□ \$0-\$50	,000	☐ \$1,000,001-\$10 million	\$500,000,001-\$1 billion
. How much do you estimate your liab	<u> </u>	1-\$100,000	☐ \$10,000,001-\$50 million	\$1,000,000,001-\$10 billion
to be?	········	01-\$500,000	\$50,000,001-\$100 million	\$10,000,000,001-\$50 billion
(O De:		001-\$1 million	☐ \$100,000,001-\$500 million	☐ More than \$50 billion
Part 7: Sign Below			·	
Sign Below	I have evem	nined this petition, and I de	clare under penalty of perjury that th	e information provided is true and
or you	correct.			•
	of title 11, U under Chap	Inited States Code. I under oter 7.	rstand the relief available under each	
	this docume	ent, I have obtained and re	ead the notice required by 11 0.3.0.	
			chapter of title 11, United States Co	
	with a bank	id making a false statemen kruptcÿ case can result in fi §§ 152, 1341, 1519, and 3	ines up to \$250,000, or imprisonmen	money or property by fraud in connection at for up to 20 years, or both.
	x	1,12	<u> </u>	Signature of Debtor 2
	Ū	ature Debtor 1	/2018	Executed on : 1 / 2 /2018
	Exec	cuted on	<u></u> -	MM / DD / YYYY

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Fill in this in	formation to iden	tify your case:	
Debtor 1	Jeremy	Andrew	Rieser
	First Name	Middle Name	Last Name
Debtor 2	Sarah	Lee	Rieser
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for	r the : <u>NORTHERN</u> District of	ILLINOIS (State)
Case Number (If known)			

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

I	Sign Below						
***************************************	Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?						
	No No						
-	Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).					
***************************************	Under penalty of perjury, I declare that I have read the summary and sched	ules filed with this declaration and that they are true and					
***************************************	Signature of Debtor 1	ure of Debtor 2					
-	Date : 1 / 29 /2018 Date _	: 1/29/2018 MM / DD / YYYY					

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Debtor 1	Jeremy	Andrew	Rieser	Case Number (if known)				
Jebioi 1	First Name	Middle Name	Last Name					
ins	Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. I No.							
Yes. Fill in the details.								
		Date is	ssued					
Part 12	Part 12: Sign Below							
ansv in co	I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.							
×	Signature of Debtor 1	follo	🗴 Signature	e of Debtor 2				
0000 1	Date <u>1/29/2</u> MM / DD / Y	018 YYY	Date	M / DD / YYYY				
Did	Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?							
	No Yes							
Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?								
	No Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).				

	Case 18-	02525 Andrev		Filed 01/30/18 Document	Entered 01/30/18 11:12:58 Page 61 of 65 Case Number (if known)	Desc Main
btor 1	Jeremy First Name	Middle Na		Last Name		
Part 2:	List Your Unexpire	ed Personal P	roperty Leases			
ill in the	e information below. Do	not list real	estate leases.	Unexpired leases are lease	Contracts and Unexpired Leases (Official Form 106 es that are still in effect; the lease period has not yet assume it. 11 U.S.C. § 365(p)(2).	G), :
107488	cribe your unexpired p	ersonal prop	erty leases			Will the lease be assumed?
	cription of leased					Yes
Less	sor's name:					□ No □ Yes
	cription of leased perty:					
Less	sor's name:					☐ No ☐ Yes
	cription of leased perty:					
Les	sor's name:					□No □Yes
	scription of leased perty:					
Les	sor's name:					□No □Yes
	scription of leased perty:					
Les	ssor's name:					□ No □ Yes
	scription of leased perty:					☐ 169
Les	ssor's name:					□ No
	scription of leased operty:					163

Sign Below Part 3:

Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease.

Date Dated: 1 / 29 /20

Date <u>Dated: 129</u>/20 MM / DD / YYYY

DISCLAIMER Debtors Have read and agree:

- Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litern or similar person or entityin connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met: (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.

18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURE OUR PETITION IS ACCURATE!!!! X Date & Sign

Dated: <u>i / 29 /</u>2018

Jeremy Andrew Rieser

X Date & Sign

Sarah Lee Rieser

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jeremy Andrew Rieser and Sarah Lee Rieser / Debtors

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNI	DER PENALTY OF PERJURY THAT THE FOREGOING IS TR	RUE AND CORRECT.
Dated: <u> </u>	Jeremy Andrew Rieser	X Date & Sign
Dated: 1 20/2018	Sarah Lee Rieser	X Date & Sign

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Case 18-02525 Doc 1 Filed 01/30/18 Entered 01/30/18 11:12:58 Desc Main Daggament Page 64 of 65 Number (if known) ___ Andrew Jeremy Debtor 1 Middle Name Last Name Column B Column A Debtor 2 or Debtor 1 non-filing spouse 0.00 0.008. Unemployment compensation Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here:..... For you For your spouse Pension or retirement income. Do not include any amount received that was a 0.00 0.00 benefit under the Social Security Act. 10. Income from all other sources not listed above. Specify the source and amount. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism. If necessary, list other sources on a separate page and put the total on line10c. 0.00 0.00 0.00 0.00 10b. 0.00 0.00 10c. Total amounts from separate pages, if any. 11. Calculate your total current monthly income. Add lines 2 through 10 for each 7.801.60 498.91 7,302.69 column. Then add the total for Column A to the total for Column B Determine Whether the Means Test Applies to You Part 2: 12. Calculate your current monthly income for the year. Follow these steps: 7,801.60 12a. x 12 Multiply by 12 (the number of months in a year). 93,619.20 12b. The result is your annual income for this part of the form. 13. Calculate the median family income that applies to you. Follow these steps: IL Fill in the state in which you live. 4 Fill in the number of people in your household. 94,472.00 Fill in the median family income for your state and size of household. To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office. 14. How do the lines compare? 14a. X Line 12b is less than or equal to line 13. On the top of page 1, check box 1, There is no presumption of abuse. Go to Part 3. 14b. Line 12b is more than line 13. On the top of page 1, check box 2, The presumption of abuse is determined by Form 122A-2. Go to Part 3 and fill out Form 122A-2. Sign Below Part 3: By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct. Jeremy Andrew Rieser Date: \ / \(\frac{1}{2018}\) Date: 1/29 /2018 If you checked line 14a, do NOT fill out or file Form 122A-2. If you checked line 14b, fill out Form 122A-2 and file it with this form.

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In re Jeremy Andrew Rieser and Sarah Lee Rieser / Debtors

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found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 1 / 29 /2018

Jeremy Andrew Rieser

Dated: 1 / 29 /2018

Sarah Lee Rieser

Dated: 1 / 29 /2018

Attorney: Jason A. Kara

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